Microfinance Regulation and Supervision Training Course

Professional Development Training Course Outline

Category	Microfinance & Financial Inclusion	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Microfinance Regulation and Supervision Training Course provides comprehensive insights into international standards and frameworks, including Basel guidelines, for effective regulation and oversight of microfinance institutions. Participants will gain expertise in regulatory compliance, risk management, capital adequacy, liquidity monitoring, and operational resilience, equipping them to strengthen institutional soundness and financial stability. The course emphasizes global best practices, emerging regulatory trends, and risk-based supervisory approaches to ensure sustainable microfinance operations and protect stakeholders' interests.

Through interactive case studies, practical exercises, and analytical frameworks, participants will learn how to design, implement, and evaluate supervision strategies that align with international standards. The program addresses topics such as prudential norms, governance, internal controls, consumer protection, anti-money laundering, and reporting requirements. Participants will leave prepared to enhance transparency, operational efficiency, and compliance effectiveness within microfinance institutions and supervisory bodies.

Programme Curriculum

Microfinance Regulation and Supervision Training Course

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Course Objectives

1. Understand global microfinance regulatory frameworks including Basel standards.
2. Analyze prudential norms for microfinance institutions.
3. Apply risk-based supervision techniques to microfinance portfolios.
4. Strengthen governance and internal control mechanisms.
5. Monitor capital adequacy, liquidity, and operational risk.
6. Implement effective reporting and disclosure requirements.
7. Ensure compliance with anti-money laundering and counter-financing regulations.
8. Evaluate credit risk, market risk, and portfolio quality.
9. Apply trending digital supervision and reporting tools.
10. Enhance consumer protection and financial literacy compliance.
11. Design inspection and audit frameworks for microfinance institutions.
12. Integrate performance metrics and KPIs into supervision practices.
13. Develop sustainable strategies for regulatory effectiveness and institutional stability.

Organizational Benefits

- Improved regulatory compliance across microfinance institutions
- Strengthened governance and internal control practices
- Reduced risk exposure and operational failures
- Enhanced transparency and accountability
- Streamlined reporting and disclosure processes
- Strengthened capacity for risk-based supervision
- Improved consumer protection and client trust
- Optimized financial performance and portfolio quality
- Facilitated adoption of Basel and international best practices
- Sustainable microfinance operations and regulatory resilience

Target Audiences

- Microfinance regulators and supervisors
- Compliance officers and internal auditors
- Risk management professionals in financial institutions
- Microfinance institution managers
- Policy makers and financial sector reformers
- Central bank officials
- Development finance and donor agency staff
- Consultants in microfinance regulation and supervision

Course Duration: 10 days

Course Modules

Module 1: Introduction to Microfinance Regulation

- Overview of microfinance sector and regulatory landscape
- Importance of regulation for financial stability
- Core principles of Basel and international standards
- Role of supervisory authorities in microfinance oversight
- Trends in microfinance supervision globally
- Case Study: Regulatory framework adoption in emerging markets

Module 2: Prudential Norms for Microfinance Institutions

- Minimum capital requirements and capital adequacy
- Liquidity management and reserve requirements
- Portfolio quality and provisioning norms
- Operational risk management
- Compliance with lending and investment restrictions
- Case Study: Capital shortfalls and risk mitigation

Module 3: Risk-Based Supervision

- Principles of risk-based supervision (RBS)
- Assessing credit, market, operational, and liquidity risks
- Prioritizing institutions based on risk exposure
- Developing supervision action plans
- Tools for risk scoring and monitoring
- Case Study: Applying RBS to high-risk microfinance portfolios

Module 4: Governance and Internal Controls

- Board and management responsibilities
- Internal control frameworks and risk management committees
- Anti-fraud measures and ethical practices
- Policy and procedure development
- Internal audit and review mechanisms
- Case Study: Governance lapses leading to operational failures

Module 5: Capital Adequacy and Financial Ratios

- Assessing capital adequacy ratios (CAR)
- Leverage and solvency requirements
- Liquidity ratios and stress testing
- Monitoring profitability and financial sustainability
- Interpretation of financial statements for supervision
- Case Study: Improving CAR compliance in small MFIs

Module 6: Monitoring and Reporting Requirements

- Regulatory reporting formats and timelines
- Standardized performance and risk reports
- Early warning indicators and exception reporting

- Supervisory dashboards and analytical tools
- Data validation and accuracy verification
- Case Study: Reporting failures and corrective action

Module 7: Anti-Money Laundering and Counter-Financing

- AML/CFT principles in microfinance
- Client identification and KYC procedures
- Transaction monitoring and suspicious activity reporting
- Compliance audits and regulatory checks
- Risk assessment for money laundering and terrorism financing
- Case Study: AML compliance breach in micro-lending operations

Module 8: Credit Risk Assessment

- Evaluating borrower creditworthiness
- Portfolio segmentation and risk concentration
- Loan classification and provisioning
- Risk-adjusted pricing of loans
- Monitoring delinquency trends and collections
- Case Study: Non-performing loan recovery strategies

Module 9: Market and Operational Risk

- Understanding market risk in microfinance
- Interest rate, foreign exchange, and liquidity risk
- Operational and process risk management
- Scenario analysis and stress testing
- Risk mitigation techniques
- Case Study: Operational risk event and institutional response

Module 10: Digital Tools and Technology in Supervision

- Use of supervisory technology (SupTech)
- Digital reporting and monitoring platforms
- Data analytics for early detection of risks
- Automating inspection and reporting workflows
- Leveraging fintech for supervision efficiency
- Case Study: Implementing digital supervision in microfinance

Module 11: Consumer Protection and Financial Literacy

- Principles of client protection in microfinance
- Transparent pricing, fair treatment, and grievance handling
- Financial education programs and awareness campaigns
- Monitoring client satisfaction and outcomes
- Reporting on consumer protection compliance
- Case Study: Financial literacy programs reducing default rates

Module 12: Audits and Inspection Processes

- Planning and conducting regulatory inspections

- On-site vs off-site supervision techniques
- Sampling, documentation review, and verification methods
- Escalation and enforcement procedures
- Reporting audit findings to stakeholders
- Case Study: Regulatory inspection improving operational compliance

Module 13: Performance Metrics and KPIs

- Key performance indicators for microfinance institutions
- Operational, financial, and risk metrics
- Benchmarking against industry standards
- Monitoring trends and forecasting risks
- Integrating KPIs into supervision frameworks
- Case Study: KPI monitoring improving portfolio performance

Module 14: Regulatory Reforms and Policy Development

- Evolution of microfinance regulation globally
- Policy development for sustainable microfinance
- Balancing innovation with regulatory oversight
- Impact assessment of regulatory changes
- Stakeholder engagement in policy formulation
- Case Study: Policy reform driving sector growth

Module 15: Developing a Supervisory Roadmap

- Creating phased supervision implementation plans
- Risk prioritization and resource allocation
- Capacity building for supervisory teams
- Continuous improvement and feedback loops
- Ensuring sustainability and institutional resilience
- Case Study: National supervisory roadmap implementation

Training Methodology

- Instructor-led presentations and conceptual briefings
- Interactive group exercises and scenario-based simulations
- Case study analysis and peer discussion
- Hands-on exercises with regulatory tools and dashboards
- Workshops on risk-based supervision and reporting frameworks
- 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	04 Dec 2026	Online	$2,000
23 Nov 2026	04 Dec 2026	Physical	$3,000
23 Nov 2026	04 Dec 2026	Physical	$6,000
23 Nov 2026	04 Dec 2026	Physical	$6,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$9,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$12,000

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