Pay-As-You-Go (PAYG) Finance for Energy 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

Pay-As-You-Go (PAYG) finance has emerged as a transformative model for expanding access to renewable energy in underserved communities. By allowing low-income households to pay for energy services in small, affordable installments, PAYG solutions overcome traditional financial barriers. Microfinance institutions (MFIs) and energy service providers increasingly leverage this model to promote the adoption of solar home systems, clean cooking solutions, and other decentralized energy technologies. PAYG finance not only supports energy inclusion but also enhances social impact and long-term operational sustainability for MFIs. This course provides participants with the skills to design, implement, and manage effective PAYG finance programs for energy access.

Participants will gain practical knowledge on structuring PAYG microloans, managing repayment systems, and assessing energy access needs. Pay-As-You-Go (PAYG) Finance for Energy Inclusion Training Course emphasizes partnership opportunities with government agencies, NGOs, and energy providers to scale programs effectively. Learners will explore risk management, regulatory considerations, and digital tools for PAYG finance delivery. Through case studies and interactive exercises, participants will develop the expertise to monitor, evaluate, and optimize program performance. By the end of the course, participants will be equipped to deliver scalable, sustainable, and socially impactful PAYG energy finance solutions.

Programme Curriculum

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Course objectives

1. Understand the principles of PAYG finance for energy inclusion.
2. Analyze microfinance models supporting energy access projects.
3. Design PAYG loan products for solar, biogas, and clean cooking solutions.
4. Develop financing strategies for community-based energy initiatives.
5. Build partnerships with energy providers, NGOs, and government agencies.
6. Apply impact measurement tools for PAYG energy finance programs.
7. Strengthen digital solutions for loan disbursement and repayment management.
8. Identify regulatory requirements affecting PAYG microfinance operations.
9. Implement risk mitigation strategies for PAYG energy loan portfolios.
10. Utilize data analytics to optimize client targeting and product design.
11. Promote financial literacy among energy clients.
12. Enhance institutional capacity for managing PAYG energy programs.
13. Develop scalable and sustainable PAYG energy finance models.

Organizational benefits

- Increased access to renewable energy solutions for low-income households
- Enhanced institutional reputation as an inclusive energy finance provider
- Diversified microfinance portfolio with energy-focused products
- Stronger partnerships with NGOs, energy service providers, and government
- Improved loan repayment performance through structured PAYG systems
- Enhanced staff capacity in energy finance product development
- Greater operational efficiency through digital monitoring and payment tools
- Strengthened donor and investor reporting frameworks
- Increased community impact and environmental sustainability
- Long-term growth and scalability of PAYG energy finance operations

Target audience

1. Microfinance practitioners
2. Renewable energy program managers
3. NGO and development agency staff
4. Donors and investors in energy projects
5. Government energy officers
6. Renewable energy service providers
7. Financial inclusion consultants
8. MFI operational and risk managers

Course Duration: 5 days

Course Modules

Module 1: Understanding PAYG finance and energy inclusion

- Global trends in PAYG energy finance
- Energy access challenges for low-income communities
- Role of MFIs in promoting PAYG adoption
- Assessing demand for PAYG energy solutions
- Identifying market gaps in energy finance
- Case Study: PAYG solar home systems in East Africa

Module 2: Designing PAYG microfinance products

- PAYG solar home system loans
- Biogas and clean cooking financing under PAYG
- Flexible installment and lease-to-own models
- Risk assessment for PAYG energy portfolios
- Digital loan disbursement and repayment channels
- Case Study: India PAYG solar microfinance program

Module 3: Partnerships and stakeholder engagement

- Collaborating with government energy initiatives
- NGO and donor partnerships for energy programs
- Working with energy service providers
- Structuring partnership agreements
- Blended finance and grant support models
- Case Study: Public-private PAYG energy partnership in Africa

Module 4: Digital solutions for PAYG finance

- Digital client onboarding and verification
- Mobile payment platforms for PAYG repayments
- Loan portfolio management dashboards
- Data analytics for product optimization
- Enhancing transparency and efficiency through technology
- Case Study: Mobile PAYG energy loan platform in Tanzania

Module 5: Risk management in PAYG microfinance

- Credit risk assessment for PAYG loans
- Portfolio diversification strategies
- Monitoring repayment and default risk
- Fraud detection in energy finance
- Loan restructuring and early warning systems
- Case Study: Risk mitigation in PAYG solar loan portfolios

Module 6: Monitoring, evaluation, and impact measurement

- Key performance indicators for PAYG energy programs
- Measuring adoption, usage, and social impact
- Loan portfolio performance analysis
- Outcome tracking frameworks
- Donor and investor reporting requirements
- Case Study: PAYG energy microfinance impact evaluation in Asia

Module 7: Regulatory compliance and legal frameworks

- Legal and regulatory requirements for PAYG finance
- Licensing, reporting, and consumer protection
- Compliance monitoring and documentation
- Risk mitigation through legal frameworks
- Governing digital payments and contracts
- Case Study: Regulatory compliance in PAYG energy lending in Africa

Module 8: Scaling and sustainability strategies

- Institutional capacity building for PAYG programs
- Sustainability of energy finance initiatives
- Designing scalable PAYG microfinance products
- Governance structures to support growth
- Long-term planning and scaling strategies
- Case Study: Scalable PAYG solar finance program in Latin America

Training methodology

- Expert-led presentations
- Group discussions and collaborative learning
- Practical product design workshops
- Case study analysis
- Real-world problem-solving exercises
- Final project: Designing a PAYG energy finance product

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

Start Date	End Date	Location	Price
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