Peer-to-Peer (P2P) Lending for SMEs & Microenterprises 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

Peer-to-Peer (P2P) Lending for SMEs & Microenterprises is transforming the digital finance landscape by providing alternative funding pathways for underserved entrepreneurs. As traditional lending frameworks continue to evolve, P2P platforms offer flexible, technology-driven solutions that bridge financing gaps, increase credit accessibility, and foster inclusive economic growth. Peer-to-Peer (P2P) Lending for SMEs & Microenterprises Training Course equips participants with strong knowledge of P2P lending models, risk assessment tools, regulatory compliance frameworks, digital credit scoring, and platform governance—ensuring that financial institutions, regulators, and entrepreneurs can fully leverage this innovative financing model.

The training integrates advanced insights on crowdfunding ecosystems, investor protection mechanisms, fintech partnership models, alternative data analysis, and SME credit lifecycle management. Participants gain practical skills through real-world case studies, hands-on exercises, and scenario-based learning that prepares them to design, evaluate, and operationalize sustainable P2P lending solutions suited for emerging and developed markets. By mastering digital lending analytics, platform due diligence, and ecosystem risk mitigation, learners are empowered to drive impactful financial inclusion and strengthen SME competitiveness.

Programme Curriculum

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Course Objectives

1. Understand core principles and operational models of P2P lending.
2. Analyze SME financing gaps and emerging digital lending solutions.
3. Evaluate P2P platform structures, governance, and business models.
4. Apply trending digital credit scoring and risk assessment methods.
5. Integrate alternative data in underwriting SME borrowers.
6. Strengthen regulatory compliance for P2P lending ecosystems.
7. Examine investor protection requirements and platform transparency.
8. Support SMEs through innovative digital financing products.
9. Assess marketplace lending risks and mitigation strategies.
10. Apply fintech partnerships to scale lending accessibility.
11. Monitor P2P portfolio performance using data analytics.
12. Design sustainable P2P lending strategies for microenterprises.
13. Build action plans leveraging global P2P lending best practices.

Organizational Benefits

- Improved financing access for SMEs and microenterprises
- Enhanced risk evaluation and credit decision-making
- Stronger compliance with digital lending regulations
- Increased operational efficiency through automated processes
- Broader market reach through digital financing channels
- Strengthened investor confidence and trust in lending platforms
- Better fraud detection through alternative data usage
- Higher loan recovery rates using predictive analytics
- Improved stakeholder engagement in digital finance ecosystems
- Strong competitive advantage through fintech-driven innovation

Target Audiences

- SME financing professionals
- P2P lending platform managers
- Financial regulators and compliance officers
- Fintech product developers
- Microfinance practitioners
- Digital credit analysts

- Investment and crowdfunding managers
- Policy makers and financial sector advisors

Course Duration: 5 days

Course Modules

Module 1: Introduction to P2P Lending Ecosystems

- Fundamentals of P2P lending and marketplace finance
- Key drivers transforming SME digital lending
- Roles of borrowers, lenders, and intermediaries
- Platform governance and operational functions
- Overview of global P2P lending trends
- Case Study: Successful expansion of a leading P2P SME lending platform

Module 2: P2P Lending Business and Operating Models

- Marketplace, balance-sheet, and hybrid lending structures
- Revenue models for P2P platforms
- Loan origination and digital onboarding processes
- Investor engagement and portfolio building
- Platform sustainability and scalability considerations
- Case Study: Business model innovation in SME crowdfunding

Module 3: SME Credit Assessment in P2P Lending

- Key SME credit characteristics and financing challenges
- Assessing borrower profiles using alternative data
- Digital credit scoring techniques
- Loan pricing strategies and SME risk segmentation
- Automated credit decision tools and workflows
- Case Study: Alternative credit scoring improving SME loan approvals

Module 4: Regulatory and Compliance Frameworks

- Overview of P2P lending regulatory landscapes
- Licensing, reporting, and oversight requirements
- Anti-money laundering (AML) and KYC obligations
- Consumer and investor protection measures
- Regulatory sandbox opportunities for fintechs
- Case Study: Regulatory alignment enabling platform growth

Module 5: Platform Risk Management

- Understanding operational, market, and credit risks
- Fraud detection and cybersecurity safeguards
- Investor diversification strategies
- Loan recovery and collections processes
- Building platform trust and transparency
- Case Study: Risk mitigation practices reducing platform losses

Module 6: Digital Lending Technology and Innovation

- Core system architecture of P2P lending platforms
- Use of automation, AI, and analytics in lending
- API integrations and interoperability
- Enhancing user experience through digital tools
- Data governance and privacy considerations
- Case Study: AI-powered lending engine supporting microenterprise loans

Module 7: Monitoring, Reporting, and Performance Analytics

- Key performance indicators for P2P lending
- Portfolio monitoring tools and dashboards
- Data-driven lending insights and trend analysis
- Tracking borrower behavior and loan outcomes
- Benchmarking marketplace performance
- Case Study: Analytics-driven portfolio improvement strategy

Module 8: Building Sustainable P2P Lending Programs

- Designing inclusive and scalable SME lending programs
- Leveraging partnerships with banks, fintechs, and investors
- Long-term sustainability planning
- Enhancing community trust and borrower engagement
- Impact measurement and reporting
- Case Study: Multi-stakeholder P2P program boosting SME growth

Training Methodology

- Instructor-led presentations and interactive discussions
- Practical exercises using digital lending scenarios
- Case study reviews highlighting global P2P lending models
- Group activities and peer-to-peer learning
- Demonstrations of P2P platform workflows and tools
- Continuous participant feedback and applied assessments

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:

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