# ALM (Asset-Liability Management) in Microfinance Training Course

Professional Development Training Course Outline

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| **Category** | Microfinance & Financial Inclusion | **Duration** | 5 Days |
| **Base Fee** | $1,500 USD | **Delivery Mode** | Online / On-site Hybrid |

## Course Introduction

Asset-Liability Management (ALM) in Microfinance is a core discipline that ensures institutional stability, liquidity strength, and long-term financial sustainability. As microfinance institutions (MFIs) expand their portfolio offerings, navigate interest rate fluctuations, and adopt digital financial services, the need for robust ALM frameworks has intensified. This training delivers strong competencies in liquidity forecasting, balance sheet optimization, risk modeling, maturity gap analysis, and regulatory compliance. Participants gain the essential skills needed to guard against financial shocks, manage funding risks, and ensure operational resilience.

ALM (Asset-Liability Management) in Microfinance Training Course integrates real-world case studies, data-driven tools, and global ALM best practices to help MFIs build stronger risk management systems. Through a combination of analytical techniques, scenario planning, and stress testing, participants learn how to align asset strategies with funding structures, improve financial performance, and maintain compliance with prudential norms. The course empowers microfinance professionals to enhance institutional stability while supporting inclusion-driven financial growth.

## Programme Curriculum

**ALM (Asset-Liability Management) in Microfinance Training Course**

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**Course Objectives**

1. Understand core principles and frameworks of asset-liability management in microfinance.
2. Analyze balance sheet structures and identify ALM-related risks.
3. Apply liquidity management tools for sustainable microfinance operations.
4. Evaluate interest rate risk using trending analytical techniques.
5. Conduct maturity gap and duration analysis for stability forecasting.
6. Integrate digital financial services into ALM models.
7. Strengthen stress-testing and scenario-planning capabilities.
8. Assess funding strategies that align with institutional growth.
9. Apply regulatory and compliance requirements that impact ALM.
10. Use data analytics to improve ALM decision-making processes.
11. Develop internal policies for liquidity, funding, and capital adequacy.
12. Optimize portfolio performance using risk-based ALM frameworks.
13. Build institution-wide ALM strategies that enhance long-term sustainability.

**Organizational Benefits**

- Enhanced financial stability and institutional resilience
- Stronger liquidity buffers across operational cycles
- Improved interest rate and funding risk management
- Better portfolio quality and balance sheet health
- Strengthened regulatory compliance and governance
- Optimized cost of funds and funding mix
- Increased efficiency in treasury and financial planning
- Data-driven decision making for risk oversight
- Improved ability to withstand market volatility
- Long-term sustainability through strategic ALM alignment

**Target Audiences**

- Microfinance institution managers
- Treasury and finance department staff
- Risk management and compliance officers
- Portfolio and credit managers
- Internal auditors and controllers
- Financial analysts and planners
- Regulators and oversight officials
- Development finance and NGO professionals

**Course Duration:** 5 days

## Course Modules

### Module 1: Foundations of ALM in Microfinance

- Understanding ALM principles, functions, and relevance
- Interactions between assets, liabilities, and institutional strategy
- Overview of microfinance balance sheet dynamics
- Risk exposures unique to microfinance institutions
- Role of ALM committees and governance structures
- Case Study: ALM transformation in a leading MFI

### Module 2: Balance Sheet Structure and Risk Identification

- Asset classification and funding structure analysis
- Identifying liquidity, credit, and market risks
- Techniques for early detection of ALM exposures
- Monitoring balance sheet vulnerabilities
- Key ALM indicators used by MFIs
- Case Study: Identifying funding mismatches in an MFI

### Module 3: Liquidity Management and Forecasting

- Tools for liquidity planning and short-term forecasting
- Building liquidity buffers and contingency plans
- Cash-flow projections and working capital management
- Monitoring liquidity ratios and regulatory thresholds
- Impact of digital channels on liquidity cycles
- Case Study: Liquidity crisis prevention in a growing MFI

### Module 4: Interest Rate Risk Management

- Understanding repricing gaps and rate-sensitive instruments
- Modeling interest rate risk exposure
- Hedging strategies suitable for microfinance
- Interest rate simulations and forecasting tools
- Impact of macroeconomic shifts on MFIs
- Case Study: Managing interest rate volatility in an MFI

### Module 5: Maturity Gap and Duration Analysis

- Methods for analyzing asset-liability maturities
- Duration measurement and sensitivity analysis
- Aligning maturity structures with institutional goals
- Assessing refinancing risks in MFIs
- Building stability through strategic maturity planning
- Case Study: Duration mismatch correction in a microfinance portfolio

### Module 6: Stress Testing and Scenario Planning

- Designing stress tests for ALM risks
- Scenario modeling using extreme but plausible events
- Evaluating financial resilience under stress

- Integrating stress test results into ALM policy
- Strengthening institutional crisis response
- Case Study: Stress-testing outcomes in a regional MFI

**Module 7: Regulatory Compliance in ALM**

- Overview of prudential regulations for MFIs
- Liquidity, capital, and concentration limits
- Reporting standards for risk and ALM oversight
- Regulatory tools for monitoring ALM performance
- Aligning ALM frameworks with national guidelines
- Case Study: Compliance-driven ALM restructuring

**Module 8: ALM Strategy Development and Implementation**

- Developing ALM policies and governance manuals
- Designing an institution-wide ALM framework
- Aligning risk appetite with strategic objectives
- Integrating digital tools for ALM reporting
- Building effective ALCO decision workflows
- Case Study: Implementation of a new ALM strategy in an MFI

**Training Methodology**

- Instructor-led presentations and interactive discussions
- Practical exercises using real or simulated ALM datasets
- Group analysis of ALM case studies from microfinance institutions
- Hands-on demonstrations of ALM modeling tools
- Scenario planning and stress-testing workshops
- Continuous feedback and applied learning sessions

**Register as a group from 3 participants for a Discount**

**Send us an email:** info@fineskilltrainingcenter.com **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 |
|---|---|---|---|
| **07 Sep 2026** | 11 Sep 2026 | Physical | $1,500 |
| **14 Sep 2026** | 18 Sep 2026 | Physical | $1,500 |
| **21 Sep 2026** | 25 Sep 2026 | Physical | $1,500 |
| **28 Sep 2026** | 02 Oct 2026 | Physical | $1,500 |
| **05 Oct 2026** | 09 Oct 2026 | Physical | $1,500 |
| **12 Oct 2026** | 16 Oct 2026 | Physical | $1,500 |
| **19 Oct 2026** | 23 Oct 2026 | Physical | $1,500 |
| **26 Oct 2026** | 30 Oct 2026 | Physical | $1,500 |

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

**Register Online Now**

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