Anti-Fraud Frameworks for MFIs 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

Anti-Fraud Frameworks for MFIs Training Course equips participants with the practical knowledge and skills needed to detect, prevent, and mitigate fraud within microfinance institutions. Participants will explore robust risk management strategies, fraud detection tools, and compliance frameworks tailored to MFIs, enabling institutions to safeguard assets, protect stakeholders, and maintain regulatory compliance.

This course integrates theoretical knowledge, hands-on exercises, and real-world case studies to provide a comprehensive understanding of fraud typologies, red flags, and prevention techniques. Participants will learn to implement anti-fraud policies, monitor transactions, and design internal controls that enhance transparency, accountability, and operational efficiency across microfinance portfolios.

Programme Curriculum

Anti-Fraud Frameworks for MFIs Training Course

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Course Objectives

1. Understand the fundamentals of fraud risk management in MFIs.
2. Identify common fraud schemes and typologies in microfinance operations.
3. Apply risk assessment methodologies to detect vulnerabilities.
4. Design and implement anti-fraud policies and internal controls.
5. Monitor transactions and operations for suspicious activities.
6. Use digital tools and analytics for fraud detection.
7. Establish governance structures to oversee anti-fraud initiatives.
8. Strengthen compliance with regulatory and reporting requirements.
9. Develop staff awareness and ethical culture to prevent fraud.
10. Conduct investigations and follow escalation procedures effectively.
11. Implement continuous monitoring and audit mechanisms.
12. Mitigate fraud risks in loan disbursement and collection processes.
13. Build a sustainable anti-fraud framework integrated with operational strategy.

Organizational Benefits

- Reduced financial losses due to fraud
- Strengthened internal control environment
- Enhanced trust with regulators, investors, and clients
- Improved operational efficiency and risk management
- Increased transparency and accountability in MFIs
- Early detection and prevention of fraudulent activities
- Staff awareness and ethical conduct promotion
- Data-driven decision-making for fraud management
- Compliance with industry best practices and regulatory standards
- Long-term sustainability of anti-fraud initiatives

Target Audiences

- MFI management and executives
- Risk and compliance officers
- Internal auditors and control specialists
- Loan officers and collection teams
- Operations and finance managers
- Fraud investigation and forensic staff
- IT and digital transaction teams
- Consultants supporting MFIs in risk management

Course Duration: 10 days

Course Modules

Module 1: Introduction to Fraud in MFIs

- Overview of fraud in microfinance institutions
- Understanding financial and reputational impacts
- Fraud typologies and patterns in MFIs
- Fraud risk indicators and red flags
- Regulatory and legal considerations
- Case Study: Misappropriation of client funds in an MFI

Module 2: Fraud Risk Assessment

- Principles of risk assessment in microfinance
- Identifying internal and external fraud risks
- Risk prioritization and scoring techniques
- Developing risk assessment frameworks
- Linking risk assessment to operational processes
- Case Study: Assessing vulnerabilities in loan disbursement

Module 3: Fraud Prevention Strategies

- Developing anti-fraud policies and codes of conduct
- Designing preventive controls for high-risk areas
- Segregation of duties and accountability measures
- Fraud awareness campaigns for staff and clients
- Continuous process improvement for prevention
- Case Study: Implementing preventive controls in a loan portfolio

Module 4: Internal Controls and Compliance

- Core internal control frameworks for MFIs
- Control activities, monitoring, and reporting
- Compliance requirements with regulatory bodies
- Control self-assessment methodologies
- Aligning internal controls with organizational objectives
- Case Study: Internal control failures and remediation

Module 5: Digital Tools for Fraud Detection

- Using technology for monitoring transactions
- Data analytics and anomaly detection techniques
- Software solutions for real-time monitoring
- Integration with MFI operational systems
- Benefits and challenges of automated fraud detection
- Case Study: Implementing a digital transaction monitoring system

Module 6: Transaction Monitoring and Reporting

- Key indicators for monitoring suspicious activities
- Designing dashboards and reporting templates
- Escalation and alert mechanisms
- Reviewing high-risk accounts and transactions
- Continuous feedback and reporting loops
- Case Study: Detection of irregular loan repayment patterns

Module 7: Investigation Techniques

- Steps for conducting fraud investigations
- Evidence collection and documentation
- Interviewing staff and clients during investigations
- Maintaining confidentiality and compliance
- Reporting findings and recommending corrective action

- Case Study: Investigating internal embezzlement in MFIs

Module 8: Governance and Oversight

- Establishing anti-fraud committees and oversight functions
- Board and senior management responsibilities
- Integrating anti-fraud initiatives into governance structures
- Periodic review and reporting to stakeholders
- Strengthening accountability through governance
- Case Study: Governance structures preventing large-scale fraud

Module 9: Fraud in Loan Products

- Identifying risks in micro-loans and group lending
- Fraud in savings, credit, and insurance products
- Detecting collusion among clients or staff
- Implementing controls specific to product types
- Monitoring repayment patterns for irregularities
- Case Study: Fraud detection in group lending operations

Module 10: Fraud in Collections and Disbursements

- Risks in cash and digital disbursement channels
- Preventing unauthorized fund transfers
- Monitoring staff and agent activities
- Control frameworks for collections and repayments
- Reconciliation and exception handling processes
- Case Study: Fraud prevention in loan collection cycles

Module 11: Fraud Awareness and Culture

- Promoting ethical conduct and fraud awareness
- Training staff on anti-fraud policies
- Encouraging whistleblowing and reporting channels
- Creating a zero-tolerance fraud culture
- Monitoring behavior indicators and compliance
- Case Study: Staff training reducing internal fraud incidents

Module 12: Auditing and Continuous Monitoring

- Role of internal audit in fraud detection
- Designing audit programs focused on high-risk areas
- Continuous monitoring techniques
- Integration of audit findings into operational controls
- Ensuring timely follow-up and corrective actions
- Case Study: Audit-driven fraud discovery and remediation

Module 13: Legal and Regulatory Considerations

- Key laws governing fraud in MFIs
- Regulatory reporting requirements
- Collaboration with law enforcement agencies

- Legal implications of fraud cases
- Ensuring compliance during investigations
- Case Study: Legal resolution of fraudulent loan schemes

Module 14: Fraud Analytics and Emerging Risks

- Applying predictive analytics to detect potential fraud
- Emerging risks in digital and mobile financial services
- Scenario analysis and stress testing for fraud detection
- Monitoring technology adoption for new fraud types
- Data-driven decision-making for risk mitigation
- Case Study: Predictive analytics preventing digital fraud

Module 15: Building a Sustainable Anti-Fraud Framework

- Developing a comprehensive fraud risk management plan
- Integrating policies, controls, and monitoring systems
- Continuous improvement and staff engagement
- Scaling frameworks across multiple MFI branches
- Measuring effectiveness and ROI of anti-fraud measures
- Case Study: Implementing a sustainable anti-fraud program across an MFI network

Training Methodology

- Instructor-led presentations and conceptual briefings
- Hands-on exercises and fraud scenario simulations
- Group discussions and case study analysis
- Practical workshops using fraud detection tools
- Role-playing exercises to reinforce prevention techniques
- Continuous assessments and interactive feedback 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	18 Sep 2026	Physical	$3,000
14 Sep 2026	25 Sep 2026	Physical	$3,000
21 Sep 2026	02 Oct 2026	Physical	$3,000
28 Sep 2026	09 Oct 2026	Physical	$3,000
05 Oct 2026	16 Oct 2026	Physical	$3,000
12 Oct 2026	23 Oct 2026	Physical	$3,000
19 Oct 2026	30 Oct 2026	Physical	$3,000
26 Oct 2026	06 Nov 2026	Physical	$3,000

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