Collections & Recovery Strategies in Microfinance 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

Collections and recovery strategies are critical components of microfinance operations to maintain portfolio quality, reduce non-performing loans, and sustain financial inclusion initiatives. Effective recovery processes combine borrower engagement, risk assessment, legal compliance, and innovative tools to optimize repayment rates while maintaining positive client relationships. Collections & Recovery Strategies in Microfinance Training Course equips participants with advanced strategies to improve recovery efficiency, reduce defaults, and strengthen operational sustainability in microfinance institutions.

Participants will gain practical insights into structuring collections, deploying digital tools for monitoring, applying behavioral techniques, and designing policies that balance risk management with client retention. The training emphasizes emerging trends in recovery management, including predictive analytics, automated follow-ups, client segmentation, and data-driven decision-making to support responsible lending and long-term financial health of microfinance portfolios.

Programme Curriculum

Collections & Recovery Strategies in Microfinance Training Course

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Course Objectives

1. Understand key principles of collections and recovery in microfinance.
2. Apply trending techniques for reducing non-performing loans.
3. Strengthen portfolio monitoring and risk assessment capabilities.
4. Implement client segmentation and targeted recovery strategies.
5. Utilize digital tools and automation for repayment tracking.
6. Enhance client relationship management during recovery processes.
7. Develop policies and procedures aligned with legal and regulatory frameworks.
8. Apply behavioral finance insights to improve repayment rates.
9. Conduct effective negotiations and restructuring for delinquent clients.
10. Measure performance through key collection and recovery metrics.
11. Optimize reporting and analytics for portfolio quality management.
12. Integrate collection strategies with overall microfinance operations.
13. Build sustainable frameworks for minimizing portfolio risks.

Organizational Benefits

- Reduced non-performing loan ratios
- Improved portfolio quality and sustainability
- Enhanced repayment rates through targeted strategies
- Increased operational efficiency in recovery management
- Strengthened compliance with regulatory frameworks
- Improved client relationships and trust
- Better utilization of digital tools for monitoring repayments
- Optimized decision-making with data-driven insights
- Strengthened risk management across loan portfolios
- Support for financial inclusion initiatives through responsible collections

Target Audiences

- Microfinance operations managers
- Credit officers and loan recovery teams
- Risk management professionals in microfinance
- Portfolio and collections analysts
- Customer service and client engagement officers
- IT and digital solutions staff supporting collections
- Policy makers and regulators in financial inclusion
- Consultants in microfinance and lending strategies

Course Duration: 5 days

Course Modules

Module 1: Fundamentals of Collections in Microfinance

- Overview of collection and recovery concepts
- Key challenges affecting repayment rates
- Role of microfinance in promoting financial inclusion
- Portfolio quality indicators and monitoring methods
- Strategies for balancing recovery with client relationships
- Case Study: Successful early-stage delinquency reduction

Module 2: Risk Assessment and Portfolio Segmentation

- Identifying high-risk borrowers and segments
- Risk scoring and predictive indicators
- Portfolio segmentation for targeted recovery
- Monitoring overdue accounts and trends
- Aligning collection efforts with portfolio priorities
- Case Study: Segment-based recovery improving repayment rates

Module 3: Digital Tools for Collection Management

- Automated reminders and repayment tracking systems
- Mobile money and digital repayment channels
- Integration of digital tools with portfolio monitoring
- Use of analytics for early warning and decision-making
- Leveraging dashboards for management reporting
- Case Study: Digital repayment solutions reducing defaults

Module 4: Behavioral Approaches to Recovery

- Understanding borrower behavior and motivation
- Applying nudges and incentives for timely repayment
- Communication strategies for delinquent clients
- Conflict resolution and negotiation techniques
- Ethical approaches to encourage repayment
- Case Study: Behavioral strategies improving client compliance

Module 5: Legal and Regulatory Considerations

- Compliance with local and international regulations
- Debt collection laws and enforcement procedures
- Documentation and record-keeping best practices
- Ensuring ethical recovery practices
- Regulatory reporting requirements
- Case Study: Compliance-driven recovery minimizing legal risks

Module 6: Restructuring and Problem Loan Management

- Rescheduling and refinancing strategies
- Negotiating repayment plans with delinquent clients
- Managing distressed accounts without harming relationships
- Strategies for long-term portfolio sustainability
- Metrics for evaluating restructuring effectiveness
- Case Study: Loan restructuring improving repayment outcomes

Module 7: Performance Measurement and Reporting

- Key performance indicators for collections
- Monitoring recovery efficiency and portfolio health
- Reporting techniques for management and boards
- Continuous improvement and feedback loops
- Data-driven decision-making in collection strategies
- Case Study: KPI dashboards increasing recovery effectiveness

Module 8: Building a Sustainable Recovery Framework

- Policies and procedures for standardized recovery processes
- Staff training and capacity building for recovery teams
- Integration of collections with overall microfinance operations
- Continuous improvement of recovery strategies
- Leveraging technology and data insights for long-term success
- Case Study: Implementing a sustainable collection framework in a microfinance institution

Training Methodology

- Instructor-led presentations and conceptual briefings
- Practical exercises and role-play scenarios in collections
- Case study discussions from real-world microfinance examples
- Group work and collaborative problem-solving sessions
- Demonstrations of digital tools for portfolio monitoring
- Continuous feedback, assessment, and action planning

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

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