Credit Operations for Microfinance Institutions 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

Credit operations are central to the success and sustainability of microfinance institutions (MFIs) as they determine the effectiveness of lending, repayment, and risk management strategies. Credit Operations for Microfinance Institutions Training Course equips participants with advanced skills in loan origination, credit assessment, portfolio management, repayment monitoring, and delinquency control. Emphasis is placed on strengthening operational efficiency, improving risk management frameworks, and applying best practices in digital credit systems to optimize performance and client satisfaction.

Participants will gain hands-on knowledge of credit policies, procedures, and tools used in modern MFIs. Through practical case studies, interactive exercises, and emerging trends such as mobile lending, credit scoring innovations, and digital loan monitoring, learners will be empowered to design, manage, and evaluate robust credit operations. This ensures sustainable financial growth, enhances financial inclusion, and mitigates credit risk for institutions and clients alike.

Programme Curriculum

Credit Operations for Microfinance Institutions Training Course

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Course Objectives

1. Understand principles and frameworks of credit operations in MFIs.
2. Develop skills in loan origination, appraisal, and approval processes.
3. Apply trending digital credit tools and mobile lending solutions.
4. Strengthen risk management and portfolio monitoring capabilities.
5. Implement effective repayment and delinquency control strategies.
6. Integrate credit scoring and client profiling for better decision-making.
7. Manage loan documentation and compliance requirements.
8. Optimize operational workflows for efficiency and sustainability.
9. Analyze portfolio performance and credit metrics using data analytics.
10. Enhance client relationship management in credit delivery.
11. Apply financial inclusion principles in lending to underserved populations.
12. Evaluate the impact of credit products on institutional and client outcomes.
13. Build action-oriented strategies to reduce default risk and improve credit quality.

Organizational Benefits

- Improved credit risk management and reduced loan defaults
- Enhanced efficiency of credit operations processes
- Strengthened compliance with regulatory and audit requirements
- Optimized loan approval and monitoring workflows
- Increased portfolio quality and profitability
- Greater client satisfaction and retention
- Improved use of digital tools for credit operations
- Data-driven decision-making for better portfolio performance
- Support for financial inclusion initiatives
- Long-term sustainability of MFI lending operations

Target Audiences

- Credit officers and loan managers
- Portfolio and risk management professionals
- Microfinance operations staff
- Branch managers and supervisors
- Compliance and audit personnel in MFIs
- Digital lending and fintech teams
- Finance and accounting professionals in MFIs
- Consultants supporting microfinance credit operations

Course Duration: 5 days

Course Modules

Module 1: Introduction to Credit Operations

- Overview of credit operations in microfinance institutions
- Key principles of sustainable lending
- Role of credit operations in financial inclusion
- Components of an effective credit management system
- Regulatory and compliance considerations
- Case Study: Establishing effective credit processes in a rural MFI

Module 2: Loan Origination and Appraisal

- Client eligibility and profiling
- Loan product design and terms
- Credit appraisal methodologies
- Documentation and approval workflows
- Risk-based lending decision-making
- Case Study: Successful appraisal system improving approval efficiency

Module 3: Credit Scoring and Risk Assessment

- Credit scoring models and tools
- Evaluating borrower risk profiles
- Portfolio risk segmentation
- Application of alternative data for credit decisions
- Integration of risk assessment into lending policies
- Case Study: Implementing scoring to reduce default rates

Module 4: Loan Disbursement and Monitoring

- Loan disbursement procedures and controls
- Monitoring repayment schedules
- Use of digital platforms for tracking loans
- Early warning indicators for delinquency
- Maintaining accurate loan records
- Case Study: Digital monitoring improving loan performance

Module 5: Delinquency and Recovery Management

- Identifying overdue loans and default patterns
- Designing effective recovery strategies
- Client engagement and restructuring options
- Legal and ethical considerations in debt recovery
- Reporting and escalation procedures
- Case Study: Reducing non-performing loans through structured recovery

Module 6: Portfolio Management and Reporting

- Measuring portfolio performance and KPIs
- Analyzing trends and portfolio quality
- Reporting to management and stakeholders
- Using analytics to inform lending strategies
- Portfolio diversification and sustainability
- Case Study: Portfolio analysis driving strategic lending decisions

Module 7: Operational Efficiency in Credit Delivery

- Workflow optimization and process mapping
- Staff roles and accountability in credit operations
- Integration of technology for efficiency
- Quality assurance and control measures
- Continuous improvement techniques
- Case Study: Operational redesign improving credit processing speed

Module 8: Credit Innovations and Financial Inclusion

- Mobile lending, digital loans, and fintech applications
- Inclusive credit strategies for underserved populations
- Micro-loans and group lending models
- Monitoring impact and client outcomes
- Risk and compliance considerations in innovative lending
- Case Study: Mobile lending enhancing rural financial access

Training Methodology

- Instructor-led presentations and concept explanations
- Hands-on exercises with real-world credit scenarios
- Group discussions and collaborative problem-solving
- Case study analysis from operational MFIs
- Demonstrations of credit tools and digital lending platforms
- Continuous assessment and 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	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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