Individual Lending for Microentrepreneurs 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

Individual Lending for Microentrepreneurs provides essential knowledge, tools, and methodologies for designing, appraising, and managing loan products tailored to small business owners who operate outside group-based lending structures. As microenterprise development continues to expand across emerging markets, financial institutions are increasingly adopting individualized credit models to enhance financial empowerment, drive income generation, and support sustainable entrepreneurship. This course builds a strong foundation in microcredit assessment, business analysis, risk scoring, product structuring, and portfolio monitoring using modern financial inclusion and digital finance practices.

Individual Lending for Microentrepreneurs Training Course equips participants with strong competencies in customer evaluation, cashflow-based lending, credit risk mitigation, digital loan processing, and microenterprise capacity-building strategies. Through real-life case studies, hands-on tools, and practical simulations, the course strengthens the ability to extend responsible credit to underserved entrepreneurs, enabling financial institutions to scale inclusive lending programs while reducing portfolio risk and supporting long-term economic growth.

Programme Curriculum

Individual Lending for Microentrepreneurs Training Course

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Course Objectives

1. Understand foundational principles of individual lending for microentrepreneurs.
2. Apply trending techniques for cashflow and business capacity assessment.
3. Evaluate borrower character and entrepreneurial readiness using modern tools.
4. Use data analytics to strengthen creditworthiness evaluation.
5. Identify and mitigate microenterprise lending risks.
6. Design market-responsive individual loan products.
7. Strengthen customer acquisition and borrower relationship management.
8. Apply digital lending innovations to streamline credit processes.
9. Implement effective loan monitoring and delinquency control systems.
10. Enhance portfolio performance through risk-based pricing strategies.
11. Develop tailored loan restructuring and recovery approaches.
12. Support microentrepreneurs with financial literacy and business coaching.
13. Create sustainable individual lending strategies aligned with financial inclusion goals.

Organizational Benefits

- Improved credit assessment accuracy for microenterprise clients
- Stronger loan repayment performance and reduced default rates
- Increased outreach to underserved entrepreneurs
- Enhanced competitiveness in inclusive lending markets
- More efficient credit appraisal and approval processes
- Better alignment of products with entrepreneurial needs
- Strengthened portfolio monitoring and early-warning systems
- Increased institutional capacity for responsible lending
- Expanded customer loyalty and long-term borrower relationships
- Improved data-driven decision-making across lending operations

Target Audiences

- Microfinance loan officers and credit staff
- SME and microenterprise lending managers
- Financial inclusion and development practitioners
- Mobile banking and digital lending teams
- Credit risk analysts and portfolio managers
- Cooperative and savings group credit officers
- NGO and development program staff in enterprise support
- Business advisors and entrepreneurship trainers

Course Duration: 5 days

Course Modules

Module 1: Introduction to Individual Lending

- Principles and models of individual microenterprise lending
- Key differences between individual and group-based lending
- Borrower segmentation and market identification
- Cashflow-based loan assessment basics
- Credit cycle and institutional processes
- Case Study: Successful transition from group lending to individual lending

Module 2: Borrower Assessment and Credit Appraisal

- Character assessment and borrower profiling techniques
- Business analysis and income verification strategies
- Cashflow and repayment capacity evaluation
- Household economic analysis and risk considerations
- Use of alternative data in credit appraisal
- Case Study: Improving loan decisions through enhanced cashflow analysis

Module 3: Loan Product Design and Pricing

- Components of individualized loan products
- Designing flexible repayment terms and loan features
- Interest rate setting and risk-based pricing
- Aligning products with seasonal and sectoral needs
- Digital enhancements supporting product delivery
- Case Study: Tailored loan product increasing repayment performance

Module 4: Risk Management in Individual Lending

- Identifying common risks in microenterprise lending
- Strengthening internal controls and verification processes
- Credit scoring and automated risk tools
- Strategies for delinquency prevention
- Fraud detection and borrower monitoring techniques
- Case Study: Risk management reforms reducing portfolio at risk

Module 5: Loan Monitoring and Delinquency Control

- Key principles of proactive loan monitoring
- Early-warning indicators and field-based supervision
- Follow-up visits and customer engagement techniques
- Portfolio tracking and MIS utilization
- Remedial strategies and collections management
- Case Study: Early-warning system improving repayment rates

Module 6: Digital Lending for Microentrepreneurs

- Role of digital platforms in individual lending

- E-KYC, mobile loan applications, and digital scoring
- Remote monitoring and automated notifications
- Integrating agent networks in digital credit delivery
- Data security and customer protection requirements
- Case Study: Digital lending platform supporting rural entrepreneurs

Module 7: Supporting Microentrepreneur Growth

- Financial literacy and coaching frameworks
- Business development services and advisory support
- Strengthening entrepreneurial resilience and growth
- Improving financial behavior and recordkeeping
- Linking microentrepreneurs to markets and value chains
- Case Study: Coaching program improving enterprise performance

Module 8: Institutional Strategy for Individual Lending

- Developing institutional capacity for individualized lending
- Aligning lending operations with financial inclusion objectives
- Performance measurement and incentive structures
- Scaling individual lending sustainably
- Building partnerships with development actors
- Case Study: Institution-wide strategy expanding individual loan outreach

Training Methodology

- Instructor-led presentations and interactive discussions
- Practical simulations and borrower assessment exercises
- Real-world case study analysis and reflective learning
- Group work and peer-to-peer knowledge exchange
- Hands-on practice with digital lending and assessment tools
- Continuous review, feedback, 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

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

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