Restructuring Loans for Microborrowers 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

Effective loan restructuring for microborrowers is critical to sustaining microfinance operations, minimizing non-performing loans, and promoting financial inclusion. With increasing economic volatility, microborrowers often face repayment challenges that require tailored restructuring solutions, strategic risk management, and innovative loan modification techniques. Restructuring Loans for Microborrowers Training Course equips participants with the knowledge and skills to evaluate, design, and implement loan restructuring programs that balance the needs of microborrowers with institutional sustainability.

The training emphasizes practical frameworks, credit risk assessment, financial analysis, and borrower engagement strategies. Participants will explore trending tools, digital solutions, and case studies to strengthen operational efficiency, enhance repayment rates, and ensure responsible lending practices. By integrating policy compliance, data-driven decision-making, and sustainable restructuring approaches, learners will be prepared to implement effective microloan recovery and support mechanisms.

Programme Curriculum

Restructuring Loans for Microborrowers Training Course

Introduction

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Course Objectives

1. Understand principles and frameworks for restructuring microloans.
2. Apply credit risk assessment techniques for distressed borrowers.
3. Evaluate financial and operational indicators to guide restructuring.
4. Design flexible repayment schedules tailored to borrower capacity.
5. Implement trending digital solutions for loan monitoring and modification.
6. Apply data-driven approaches to predict repayment behavior.
7. Enhance borrower engagement and financial literacy initiatives.
8. Manage institutional risk while supporting microborrower sustainability.
9. Ensure compliance with regulatory frameworks and best practices.
10. Strengthen portfolio management through effective loan restructuring.
11. Use monitoring tools to track outcomes of restructured loans.
12. Build strategies for early intervention and default mitigation.
13. Develop sustainable policies for long-term financial inclusion impact.

Organizational Benefits

- Reduced non-performing loans and portfolio losses
- Improved repayment rates and cash flow management
- Enhanced operational efficiency in loan restructuring processes
- Strengthened borrower trust and retention
- Increased compliance with regulatory requirements
- Data-driven decision-making for loan portfolio management
- Better risk assessment and early intervention capability
- Support for financial inclusion and responsible lending
- Improved monitoring and reporting of loan performance
- Sustainable strategies for long-term portfolio health

Target Audiences

- Microfinance institution managers and loan officers
- Credit risk analysts and portfolio managers
- Financial inclusion program officers
- Development finance and NGO staff
- Digital lending and fintech specialists
- Community banking and cooperative managers
- Internal auditors and compliance officers
- Consultants supporting microfinance operations

Course Duration: 5 days

Course Modules

Module 1: Introduction to Loan Restructuring for Microborrowers

- Overview of microfinance lending and borrower challenges
- Key principles of loan restructuring and risk management
- Identifying distressed borrowers and early warning indicators
- Role of financial inclusion in restructuring strategies
- Best practices for operational efficiency and borrower support
- Case Study: Successful microloan restructuring in a rural cooperative

Module 2: Credit Risk Assessment

- Evaluating borrower financial capacity and repayment history
- Tools for risk scoring and assessment of default likelihood
- Integrating financial ratios and qualitative indicators
- Risk-based segmentation of microborrower portfolios
- Monitoring borrower behavior and early intervention triggers
- Case Study: Risk assessment improving loan recovery rates

Module 3: Restructuring Strategies and Repayment Plans

- Designing flexible repayment schedules and modified terms
- Interest rate adjustments and grace period applications
- Debt consolidation and refinancing options
- Prioritizing restructuring for vulnerable or high-risk borrowers
- Evaluating trade-offs between institution and borrower needs
- Case Study: Implementing a flexible repayment plan for MSMEs

Module 4: Digital Tools and Monitoring Systems

- Using fintech and digital platforms for loan restructuring
- Automating repayment tracking and portfolio monitoring
- Leveraging mobile and agent banking for borrower engagement
- Reporting and analytics for restructured loans
- Early detection of repayment challenges through digital alerts
- Case Study: Digital loan management improving recovery efficiency

Module 5: Borrower Engagement and Financial Literacy

- Effective communication and counseling for distressed borrowers
- Promoting financial literacy to improve repayment behavior
- Negotiation techniques for loan modification agreements
- Building trust and long-term borrower relationships
- Assessing borrower understanding and capacity to comply
- Case Study: Financial education reducing defaults among microborrowers

Module 6: Regulatory Compliance and Best Practices

- Aligning restructuring policies with regulatory frameworks
- Legal considerations in microloan modification
- Consumer protection and responsible lending guidelines
- Internal controls and audit procedures for restructured loans
- Reporting requirements and documentation standards
- Case Study: Ensuring compliance in large-scale loan restructuring

Module 7: Portfolio Analysis and Risk Mitigation

- Monitoring and evaluating performance of restructured loans
- Early identification of potential non-performing segments
- Stress-testing portfolios and scenario planning
- Decision-making for future credit approvals
- Integrating portfolio insights into strategic planning
- Case Study: Risk mitigation through portfolio segmentation

Module 8: Sustainable Loan Restructuring Programs

- Developing institutional policies for long-term impact
- Scaling successful restructuring frameworks across portfolios
- Aligning restructuring with financial inclusion objectives
- Continuous improvement and performance evaluation
- Coordination with stakeholders and development partners
- Case Study: Sustainable restructuring program improving institutional resilience

Training Methodology

- Instructor-led presentations and conceptual briefings
- Practical exercises and scenario simulations for microloan cases
- Case study discussions based on real-world restructuring challenges
- Group work and peer collaboration for problem-solving
- Demonstrations of digital tools for portfolio monitoring
- Continuous feedback and assessment of participants' strategies

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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