Training Course on the Role of Table Banking in Financial inclusion

Professional Development Training Course Outline

Category	Business	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Table banking has emerged as a significant grassroots financial inclusion strategy that empowers underserved communities by providing them with access to financial services. In many developing countries, traditional banking systems have often excluded low-income individuals, making alternative systems like table banking a viable solution. This training course will explore how table banking works, its role in promoting financial inclusion, and the key factors contributing to its success.

Table banking is a community-based lending system where members contribute to a pool of funds and lend to each other, thereby creating a self-sustaining financial ecosystem. It allows individuals to access capital without relying on formal financial institutions, making it an essential tool for financial empowerment. This course will examine the operational structure of table banking, its impact on poverty reduction, and how it serves as an inclusive financial model

Programme Curriculum

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The role of table banking in enhancing financial literacy and inclusion cannot be overstated. With a rapidly growing population and increasing financial needs, communities are turning to table banking as a way to foster entrepreneurship, create savings habits, and improve economic resilience. By promoting collaboration among community members, table banking offers a more flexible and accessible alternative to traditional financial systems, especially for women, youth, and marginalized groups

Course Duration

5 Days

Course Objectives

1. Understand the concept and principles of table banking as a financial inclusion strategy.
2. Learn how to organize and manage a table banking group effectively.
3. Gain practical knowledge of lending and repayment systems used in table banking.
4. Explore the benefits of table banking for individuals, communities, and economies.
5. Develop strategies to enhance participation and trust among table banking members.
6. Analyze the role of table banking in promoting financial literacy and economic empowerment.
7. Learn about the legal and regulatory framework surrounding table banking practices.
8. Identify key challenges in table banking and how to overcome them.
9. Understand the social and economic impact of table banking on community development.
10. Equip participants with tools to scale and replicate successful table banking models.

Organizational Benefits

1. Empower communities by providing financial access to previously underserved individuals.
2. Strengthen the financial inclusion strategy of the organization or community by diversifying available financial services.
3. Promote entrepreneurship by enabling individuals to access capital for business ventures.
4. Encourage savings and investment habits among community members, leading to economic growth.
5. Reduce the reliance on informal money lenders and exploitative lending practices.
6. Foster financial literacy and inclusion, contributing to sustainable economic development.
7. Enhance social cohesion through collective financial activities and mutual support among members.

8. Equip your organization or community with sustainable financial practices that reduce dependency on external funding.
9. Support gender equality by providing women with the financial tools to become economically independent.
10. Improve the financial resilience of marginalized communities by offering a reliable, accessible financial system.

Target Participants

- Community leaders and activists seeking to promote financial inclusion.
- Financial inclusion professionals working in development organizations.
- Entrepreneurs and small business owners interested in alternative financing options.
- Microfinance institutions and NGOs exploring community-based lending models.
- Policy makers and government officials involved in financial inclusion initiatives.
- Individuals seeking to join or form table banking groups for personal or community development.
- Financial consultants and advisors working in low-income areas.

Course Outline

Module 1: Introduction to Table Banking

1. Understanding the concept and origins of table banking.
2. Key principles of table banking as a financial inclusion tool.
3. Types of table banking groups: informal vs. formal structures.
4. The role of trust and social capital in table banking.
5. **Case Study**: Successful table banking models in rural areas.

Module 2: Organizing and Managing Table Banking Groups

1. Steps to form a table banking group.
2. Defining roles and responsibilities within the group.
3. Establishing governance structures and decision-making processes.
4. Managing group dynamics and resolving conflicts.
5. **Case Study**: Best practices in managing table banking groups.

Module 3: Lending and Repayment Systems in Table Banking

1. How lending works within a table banking system.
2. Setting lending limits and interest rates.
3. Repayment schedules and accountability measures.
4. The role of group meetings in financial discipline.
5. **Case Study**: Analyzing a successful lending and repayment model.

Module 4: Financial Literacy and Capacity Building for Table Banking Members

1. The importance of financial literacy for table banking success.
2. Key financial concepts every member should understand.

3. Training members on budgeting, saving, and investing.
4. Tools and resources for enhancing financial knowledge.
5. **Case Study**: Impact of financial literacy training on table banking outcomes.

Module 5: Challenges in Table Banking and How to Overcome Them

1. Identifying common challenges in managing table banking groups.
2. Solutions to enhance participation and trust.
3. Managing defaults and loan recovery issues.
4. Legal and regulatory challenges faced by table banking groups.
5. **Case Study**: Overcoming challenges in a table banking group.

Module 6: Scaling and Sustaining Table Banking Models

1. How to grow a table banking group and expand its reach.
2. Partnerships and collaboration for scaling table banking models.
3. Building long-term sustainability through diversified financial services.
4. Integrating technology into table banking operations.
5. **Case Study**: Scaling successful table banking models.

Training Methodology

The instructor led trainings are delivered using a blended learning approach and comprises of presentations, guided sessions of practical exercise, web-based tutorials and group work. Our facilitators are seasoned industry experts with years of experience, working as professional and trainers in these fields.

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	Online	$1,500
14 Sep 2026	18 Sep 2026	Online	$1,500
21 Sep 2026	25 Sep 2026	Online	$1,500
28 Sep 2026	02 Oct 2026	Online	$1,500
05 Oct 2026	09 Oct 2026	Online	$1,500
12 Oct 2026	16 Oct 2026	Online	$1,500
19 Oct 2026	23 Oct 2026	Online	$1,500
26 Oct 2026	30 Oct 2026	Online	$1,500

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

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