



Microfinance Institutions Course: Micro-Lending, Portfolio Quality and Client Protection

6 – 10 September 2027

London - Central London four-star



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Introduction:

Microfinance institutions management, covering micro-lending, portfolio quality and client protection, is a five-day course for MFI management, microfinance credit, development finance and bank inclusion teams, ending with a Micro-Lending Product and Portfolio Monitoring Plan for a case MFI. Many institutions grow loan books faster than their appraisal, collection and pricing discipline, then face rising arrears, over-indebted clients and reliance on subsidised funding. Nominees already appraise, approve or supervise small loans and work through case studies built on loan files and portfolio reports. CoreConcept Training Center delivers this course on microfinance institutions.

Course Objectives:

- Explain microfinance client segments, the product range and MFI institutional and funding models to position the institution's offer
- Apply solidarity group, village banking and individual micro-lending methodologies and design loan products, including qard hasan and murabaha options
- Appraise micro-loan applications through household and micro-enterprise cash-flow analysis and repayment capacity tests
- Set interest rates and fees that cover costs, disclose effective rates clearly and move the MFI towards operational and financial self-sufficiency
- Analyse portfolio at risk, write-offs and collection performance and act on early arrears
- Produce a micro-lending product and portfolio monitoring plan that embeds client protection, social performance and digital delivery choices

Target Audience:

- MFI management teams responsible for branch networks, loan portfolios and institutional sustainability
 - Credit supervision teams that approve micro-loans and oversee loan officer field work
 - Portfolio and risk teams that track arrears, collections and write-offs in small loan books
 - Development finance teams that fund, invest in or give technical support to microfinance institutions
 - Bank financial inclusion units that design or partner on micro-lending, micro-savings and microinsurance products
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Course Outline:

Day 1: Microfinance Foundations, Client Segments and Institutional Models

- Microfinance Product Range Map Across Credit, Savings and Insurance
- Low-Income Client Segmentation by Livelihood and Cash-Flow Pattern
- MFI Legal Forms From NGO Lender to Deposit-Taking Institution
- MFI Funding Mix of Grants, Concessional Debt and Deposits
- Microfinance Institution Current-State Diagnostic Using Outreach Indicators

Day 2: Micro-Lending Methodologies and Loan Product Design

- Solidarity Group Lending Mechanics and Joint Liability Design
- Village Banking and Self-Help Group Linkage Models
- Individual Micro-Lending Methodology With Loan Officer Field Visits
- Micro-Loan Product Terms Covering Size, Tenor and Repayment Frequency
- Islamic Microfinance Products Using Qard Hasan and Murabaha

Day 3: Micro-Loan Appraisal, Pricing and Complementary Services

- Household and Micro-Enterprise Cash-Flow Analysis Worksheet
- Repayment Capacity Ratio and Over-Indebtedness Screening Checklist
- Effective Interest Rate Calculation and Transparent APR Disclosure
- Microinsurance and Micro-Savings Bundles for Low-Income Households
- Digital Disbursement and Mobile Repayment Channels for Micro-Borrowers

Day 4: Portfolio Quality, Sustainability and Client Protection Risks

- Portfolio at Risk Ageing Report and PAR30 Trigger Levels
- Delinquency Collection Ladder From Reminder to Write-Off
- Operational and Financial Self-Sufficiency Ratio Analysis
- Client Protection Principles and Responsible Pricing Safeguards
- Social Performance Indicators and Mission Drift Warning Signs

Day 5: Case Study on a Micro-Lending Product and Portfolio Monitoring Plan

- Case MFI Briefing With Loan Files and Portfolio Tape
 - Case Micro-Loan Appraisal and Credit Committee Decision Exercise
 - Case Interest Rate and Self-Sufficiency Projection Build
 - Case Portfolio Monitoring Dashboard With PAR and Collection Triggers
 - Micro-Lending Product and Portfolio Monitoring Plan Completion
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Skills You Will Gain:

- Client Segment Profiling
- Group Lending Design
- Micro-Enterprise Cash-Flow Appraisal
- Effective Rate Pricing
- Portfolio at Risk Analysis
- Delinquency Management
- Self-Sufficiency Ratio Analysis
- Social Performance Monitoring

Why Attend This Course:

- Deliver a Micro-Lending Product and Portfolio Monitoring Plan to the MFI board, credit committee or inclusion unit head for approval
- Decide which lending methodology, loan terms and pricing suit a client segment without eroding repayment capacity
- Avoid rising portfolio at risk, client over-indebtedness and complaints that damage funding relationships and reputation
- Share appraisal worksheets, collection ladders and portfolio dashboards with loan officers and branch staff

Conclusion:

Back at work, the participant gives the MFI board, the credit committee or the inclusion unit head a Micro-Lending Product and Portfolio Monitoring Plan for a defined client segment. Management uses it to approve product terms, pricing and appraisal rules, while branch heads and portfolio staff use its dashboard to act on arrears each month. After the first loan cycle, the unit should review portfolio at risk and write-off trends, client complaints, self-sufficiency ratios and whether outreach to the target segment held.

Frequently Asked Questions FAQ:

What should participants know before a microfinance institutions course?

Participants should already appraise, approve or supervise small loans, or fund and partner with microfinance institutions, and read basic loan reports. Bringing an anonymised loan file or portfolio ageing report from their own institution helps them apply the case work.

How does a microfinance institutions course differ from an SME lending or agency banking course?

It concentrates on very small loans to households and micro-enterprises, group and individual methodologies, pricing for sustainability and client protection. SME lending courses assess larger firms and guarantee schemes, while agency banking courses design agent networks, which this course touches only lightly.

Why do microfinance institutions charge higher interest rates on micro-lending?

Microfinance institutions charge more mainly because appraising, disbursing and collecting many very small loans costs a lot relative to loan size, not because funding is expensive. Transparent effective rate disclosure and efficiency gains, including digital delivery, keep pricing fair.

What do participants take back from a microfinance institutions course?

Participants take back a Micro-Lending Product and Portfolio Monitoring Plan for a case MFI, with a cash-flow appraisal worksheet, a pricing and self-sufficiency projection and a portfolio dashboard that can be adapted to their own institution.
