



FINANCE AND TREASURY TRAINING

Microfinance Institution Management

5 day course

Classroom, online or in-house

Course overview

Microfinance lends small amounts to borrowers without collateral or credit history, which makes portfolio quality dependent on methodology and field discipline rather than on security. This course covers running an institution well. Delegates work through lending methodologies including group and individual lending and what each controls for, client assessment and cash flow based appraisal where no financial statements exist, and loan officer productivity and incentive design, which drives both growth and default. Portfolio quality measurement is covered properly, including why portfolio at risk behaves differently from a bank's ratios. Delinquency management and provisioning follow. Funding, pricing and sustainability are addressed. The course closes on client protection and over indebtedness.

What you will learn

- Compare lending methodologies and what each controls for
- Appraise a client on cash flow where no statements exist
- Design loan officer productivity measures and incentives
- Measure portfolio quality using appropriate ratios
- Manage delinquency and provision correctly
- Price loans for sustainability and secure funding
- Apply client protection principles and prevent over indebtedness

Who should attend

- Microfinance managers and branch managers
- Loan officers and credit supervisors
- Finance and risk staff in microfinance institutions
- Regulators supervising the sector
- Development finance and donor programme staff

Course outline

- 01 Lending without collateral or history
- 02 Group and individual lending methodologies
- 03 Cash flow based client appraisal
- 04 Loan officer productivity and incentives
- 05 Portfolio at risk and quality measurement
- 06 Delinquency management
- 07 Provisioning and write off
- 08 Pricing, funding, sustainability and client protection

Upcoming dates

Dates	Venue	Format	Fee per delegate
30 November to 4 December 2026	Online	Online	R8,500
14 to 18 December 2026	Accra, Ghana	Classroom	USD 1,325
1 to 5 February 2027	Kigali, Rwanda	Classroom	USD 1,325
8 to 12 February 2027	Kampala, Uganda	Classroom	USD 1,325



Fees and how to register

This 5 day course is **R8,500** per delegate online, **R19,950** in the classroom in South Africa, Botswana, Namibia, Lesotho and Eswatini, and **USD 1,325** in the classroom elsewhere in Africa. In-house training is quotation on request. Book 2 or more delegates on this course and save 10%.

To register or request an in-house proposal, visit www.afrisciencegroup.com, email info@afriscience.co.za, or WhatsApp us on **+27 63 479 1136**.

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