

PRINCIPLES OF MICROFINANCE

“Empowering Inclusive Financial Services for Low-Income Communities”

Schedule

Date	Venue	Fees (Face-to-Face)
22 - 26 Jun 2026	Dubai, UAE	USD 3495 per delegate

► **Available delivery methods:** Face-to-Face & Online Training

Introduction

Microfinance is a powerful tool for promoting financial inclusion, reducing poverty, and fostering entrepreneurship in underserved communities. It provides small-scale financial services—including loans, savings, insurance, and remittances—to individuals traditionally excluded from the formal banking sector.

This comprehensive course introduces the key principles, models, and operational practices of microfinance. Participants will gain a deep understanding of microcredit, risk management, group lending, client outreach, financial sustainability, and the regulatory landscape. Delivered in both English and Arabic, this course equips professionals to design, deliver, or regulate impactful microfinance programs.

Objectives

By the end of this course, participants will be able to:

- Understand the foundations and objectives of microfinance systems
- Analyze different models and methodologies, including group lending and Grameen-style approaches
- Assess credit risk and implement loan monitoring tools for microborrowers
- Evaluate the performance and sustainability of microfinance institutions (MFIs)
- Support the development of inclusive, client-centric financial services

Why Attend

- Build a practical understanding of microfinance operations and impact
- Enhance your ability to manage or evaluate microfinance portfolios
- Learn how to design financial products for low-income clients
- Understand social performance and financial sustainability metrics
- Explore case studies from global and regional microfinance initiatives

Target Audience

This program is designed for:

- Microfinance Institution (MFI) Managers and Staff
- Development Bank and NGO Project Officers
- Financial Inclusion and Social Finance Specialists
- Risk and Credit Analysts in the micro-lending space
- Regulators and policymakers overseeing financial access programs

Individual Benefits

Key competencies that will be developed include:

- Knowledge of microfinance products and delivery mechanisms
- Loan structuring and group lending techniques
- Understanding client behavior and repayment dynamics
- Performance monitoring using financial and social KPIs
- Strategic thinking for scaling and outreach

Organizational Benefits

Upon completing the training course, participants will demonstrate:

- Improved microfinance operations and portfolio quality
- Enhanced ability to assess and mitigate microcredit risks
- Design of client-centric services tailored to underserved populations
- Stronger governance and compliance in MFIs and programs
- Greater alignment with national financial inclusion goals

Instructional Methodology

The course follows a blended learning approach combining theory with practice:

- Strategy Briefings - Microfinance models, outreach strategies, sustainability
- Case Studies - Regional and global success stories in micro-lending
- Workshops - Loan assessment, risk scoring, and product design
- Peer Exchange - Community finance experiences and operational challenges
- Tools - Portfolio quality metrics, credit appraisal forms, impact evaluation templates

Course Outline

Training Hours: 7:30 AM - 3:30 PM Daily Format: 3-4 Learning Modules | Coffee breaks: 09:30 & 11:15 | Lunch Buffet: 01:00 - 02:00

Day 1: Microfinance Fundamentals

- Module 1: The Role and History of Microfinance (07:30 - 09:30) • Evolution, impact on poverty, financial inclusion
- Module 2: Microfinance Delivery Models (09:45 - 11:15) • Grameen, self-help groups, village banking, digital platforms
- Module 3: Products and Services in Microfinance (11:30 - 01:00) • Microcredit, savings, insurance, remittances
- Module 4: Workshop - Compare Microfinance Models (02:00 - 03:30) • Group exercise on model evaluation and adaptability

Day 2: Loan Origination and Risk Management

- Module 5: Loan Cycle Management (07:30 - 09:30) • Appraisal, approval, disbursement, collection
- Module 6: Group Lending and Joint Liability (09:45 - 11:15) • Social collateral, repayment monitoring
- Module 7: Credit Risk and Delinquency Management (11:30 - 01:00) • Scoring tools, early warning signs, follow-up
- Module 8: Workshop - Develop a Microloan Assessment Checklist (02:00 - 03:30) • Tailoring risk tools to field conditions

Day 3: Institutional Sustainability and Outreach

- Module 9: Financial Sustainability of MFIs (07:30 - 09:30) • Interest rates, cost recovery, funding sources
- Module 10: Measuring Portfolio Quality and KPIs (09:45 - 11:15) • PAR ratios, write-offs, ROA
- Module 11: Social Performance Measurement (11:30 - 01:00) • Impact tracking, client protection principles
- Module 12: Workshop - Analyze MFI Financial Statements (02:00 - 03:30) • Case-based financial health check

Day 4: Technology and Regulatory Environment

- Module 13: Digital Transformation in Microfinance (07:30 - 09:30) • Mobile money, MIS, digital lending platforms
- Module 14: Regulatory Framework and Compliance (09:45 - 11:15) • MFI licensing, supervision, reporting standards
- Module 15: Client Protection and Ethics (11:30 - 01:00) • Code of conduct, over-indebtedness, transparency
- Module 16: Workshop - Map a Digital Microfinance Workflow (02:00 - 03:30) • Process mapping from application to disbursement

Day 5: Strategy and Case Study Integration

- Module 17: Scaling Microfinance Programs (07:30 - 09:30) • Growth strategies, partnerships, funding models
- Module 18: Public-Private Partnerships in Microfinance (09:45 - 11:15) • Role of donors, government, fintech
- Module 19: Final Case Study - Regional MFI Turnaround Strategy (11:30 - 01:00) • Group analysis of turnaround or growth strategy
- Module 20: Final Workshop - Design a Microfinance Business Plan (02:00 - 03:30) • Team-based plan with outreach, financials, and risk strategy

Certification

Participants will receive a Certificate of Completion in Principles of Microfinance, confirming their ability to design, assess, and support sustainable microfinance initiatives that promote financial inclusion and economic development.

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TEL:

+601116373203

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info@mawaevents.net

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