# Micro-Factoring for Small Enterprises 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

Micro-factoring has emerged as a critical financial solution for small enterprises seeking rapid liquidity, cash flow optimization, and working capital support. Micro-Factoring for Small Enterprises Training Course provides participants with practical insights into the mechanisms of micro-factoring, including invoice financing, credit risk assessment, and transaction monitoring. Learners will understand how micro-factoring enhances business resilience, mitigates payment delays, and enables small enterprises to access growth capital efficiently.

Through a combination of theoretical concepts, practical exercises, and real-world case studies, participants will gain actionable skills in structuring factoring agreements, managing receivables, and implementing effective credit evaluation processes. Emphasis is placed on understanding the regulatory environment, risk mitigation strategies, and technology-enabled platforms that drive modern micro-factoring operations, enabling participants to strengthen financial management and improve business sustainability.

## Programme Curriculum

**Micro-Factoring for Small Enterprises Training Course**

**Introduction**

Micro-factoring has emerged as a critical financial solution for small enterprises seeking rapid liquidity, cash flow optimization, and working capital support. Micro-Factoring for Small Enterprises Training Course provides participants with practical insights into the mechanisms of micro-factoring, including invoice financing, credit risk assessment, and transaction monitoring. Learners will understand how micro-factoring enhances business resilience, mitigates payment delays, and enables small enterprises to access growth capital efficiently.

Through a combination of theoretical concepts, practical exercises, and real-world case studies, participants will gain actionable skills in structuring factoring agreements, managing receivables, and implementing effective credit evaluation processes. Emphasis is placed on understanding the regulatory environment, risk mitigation strategies, and technology-enabled platforms that drive modern micro-factoring operations, enabling participants to strengthen financial management and improve business sustainability.

**Course Objectives**

1. Understand the fundamentals and principles of micro-factoring for small enterprises.
2. Explore the operational and financial benefits of invoice financing.
3. Apply risk assessment and credit evaluation techniques in micro-factoring.
4. Develop practical skills in structuring factoring agreements.
5. Implement effective receivables management and monitoring systems.
6. Enhance cash flow optimization strategies using factoring solutions.
7. Integrate technology tools to streamline micro-factoring processes.
8. Analyze compliance and regulatory considerations in micro-factoring.
9. Design mitigation strategies for payment default and credit risks.
10. Evaluate the cost-effectiveness and pricing models of factoring services.
11. Improve client relationship management and communication in factoring.
12. Develop monitoring dashboards for tracking receivable portfolios.
13. Build sustainable micro-factoring practices to support enterprise growth.

**Organizational Benefits**

- Enhanced cash flow for small enterprises
- Improved liquidity and working capital management
- Faster access to funds through invoice financing
- Reduced risk of payment default
- Streamlined receivables management
- Strengthened financial planning and forecasting
- Increased operational efficiency in factoring processes
- Better credit evaluation and decision-making
- Compliance with regulatory standards
- Sustainable financing solutions for SMEs

**Target Audiences**

- SME owners and managers
- Finance and accounting professionals in small enterprises
- Microfinance and factoring specialists
- Business development and operations managers
- Credit analysts and risk managers
- Consultants in SME financing solutions
- Entrepreneurs seeking alternative funding mechanisms
- Microfinance institutions and credit providers

**Course Duration:** 5 days

**Course Modules**

**Module 1: Introduction to Micro-Factoring**

- Overview of micro-factoring and invoice financing
- Benefits of factoring for SMEs and micro-enterprises
- Key participants and stakeholders in micro-factoring
- Types of factoring arrangements (recourse and non-recourse)
- Case Study: SME improving cash flow through factoring

**Module 2: Credit Risk Assessment**

- Assessing creditworthiness of clients and debtors
- Techniques for evaluating payment history and reliability
- Use of credit scoring and rating models
- Risk categorization and prioritization
- Case Study: Managing high-risk receivables in a micro-factoring portfolio

**Module 3: Structuring Factoring Agreements**

- Components of a standard factoring agreement
- Terms and conditions in SME factoring contracts
- Recourse vs non-recourse factoring implications
- Legal and compliance considerations
- Case Study: Structuring a factoring deal for a small manufacturer

**Module 4: Receivables Management**

- Recording and monitoring accounts receivable
- Tracking payment schedules and aging reports
- Automated tools for receivable management
- Strategies to reduce overdue payments
- Case Study: Improving collection efficiency through digital tools

**Module 5: Cash Flow Optimization**

- Aligning factoring with business cash flow needs
- Short-term and long-term financial planning
- Forecasting funding requirements and liquidity gaps
- Strategies for sustainable working capital management
- Case Study: SME leveraging factoring to fund seasonal inventory

**Module 6: Technology in Micro-Factoring**

- Digital platforms for invoice financing
- Integration with accounting and ERP systems
- Automation of credit evaluation and monitoring
- Enhancing transparency and reporting using technology
- Case Study: Implementing a digital factoring platform for SMEs

**Module 7: Pricing and Cost Management**

- Determining factoring fees and discount rates
- Evaluating cost-benefit and profitability of factoring deals
- Transparent pricing models for SME clients
- Managing service charges and commissions

- Case Study: Cost-effective factoring structure for a micro-retailer

**Module 8: Compliance and Regulatory Considerations**

- Legal frameworks governing factoring operations
- Regulatory requirements for microfinance and factoring institutions
- Documentation, reporting, and audit processes
- Risk mitigation strategies for compliance adherence
- Case Study: Ensuring regulatory compliance in SME invoice financing

**Training Methodology**

- Instructor-led sessions with conceptual frameworks
- Interactive workshops and practical exercises
- Real-world case study analysis and group discussions
- Demonstrations of digital micro-factoring platforms
- Role-plays on credit evaluation and receivables management
- Continuous assessments with feedback and corrective guidance

**Register as a group from 3 participants for a Discount**

**Send us an email: info@fineskilltrainingcenter.org 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 |
|---|---|---|---|

| | | | |
|---|---|---|---|
| **23 Nov 2026** | 27 Nov 2026 | Online | $1,000 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $1,500 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $3,000 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $3,000 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $6,000 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $4,500 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $6,000 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $6,000 |

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

**Register Online Now**

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com