Microcredit Product Design & Pricing Training Course

Professional Development Training Course Outline

Category	Microfinance & Financial Inclusion	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Microcredit Product Design & Pricing is a comprehensive training program that equips professionals with advanced skills to develop sustainable, impactful, and client-centered microcredit products within today's rapidly evolving financial inclusion landscape. As financial institutions expand outreach to underserved and low-income populations, effective product innovation, risk-based pricing, digital delivery channels, portfolio segmentation, and data-driven decision-making have become essential for achieving scale, sustainability, and social impact. Microcredit Product Design & Pricing Training Course integrates market research techniques, behavioral insights, cost allocation models, credit scoring systems, and competitive pricing strategies to strengthen institutional capacity across microfinance and inclusive finance ecosystems.

Participants will gain hands-on experience in product lifecycle development, interest rate modeling, portfolio risk analysis, digital microcredit design, and regulatory alignment. The course emphasizes emerging trends such as fintech-enabled lending, alternative data, mobile-based loan disbursement, customer analytics, and performance-based pricing. It also includes practical case studies that provide real-world insights into the application of microcredit design principles, ensuring participants are fully equipped to build high-performing, client-friendly microcredit products that enhance financial access and support sustainable economic development.

Programme Curriculum

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Course Objectives

1. Understand core principles and frameworks for microcredit product development.
2. Apply trending pricing strategies using data-driven and risk-based models.
3. Conduct market research and client segmentation to inform product design.
4. Evaluate cost structures and optimize product profitability.
5. Integrate behavioral insights into lending methodologies.
6. Analyze portfolio risks using modern credit assessment tools.
7. Design digital microcredit solutions aligned with inclusive finance trends.
8. Build customer-centric lending products with strong consumer protection features.
9. Apply alternative data sources for credit scoring and decision-making.
10. Ensure regulatory alignment in microcredit product rollout.
11. Monitor product performance using real-time analytics and KPIs.
12. Improve product sustainability through iterative design and testing.
13. Develop implementation strategies for successful product deployment.

Organizational Benefits

- Expanded outreach to underserved market segments
- Improved portfolio quality through structured product design
- Increased profitability from risk-based and competitive pricing
- Better customer retention through client-centered microcredit solutions
- Strengthened compliance with regulatory and consumer protection standards
- Enhanced operational efficiency via digital loan delivery
- Greater competitiveness in inclusive finance markets
- Improved decision-making using analytics and alternative data
- Stronger monitoring of KPIs and product performance
- Alignment of products with institutional strategic goals

Target Audiences

- Microfinance institution staff and managers
- Product development teams in financial institutions
- Credit analysts and microcredit officers
- Digital finance and fintech professionals

- Financial regulators and policy makers
- Development program managers
- Consultants in inclusive finance
- Researchers and analysts in financial sector development

Course Duration: 10 days

Course Modules

Module 1: Introduction to Microcredit Product Design

- Principles of microcredit and inclusive lending
- Product lifecycle and development processes
- Key market trends shaping microcredit ecosystems
- Client needs and affordability assessments
- Alignment with institutional goals and outreach strategies
- Case Study: Successful redesign of a microcredit product

Module 2: Market Research & Client Segmentation

- Data collection approaches for underserved segments
- Market opportunity and competitor analysis
- Segmentation based on income, behavior, and geography
- Identifying unmet financial needs and preferences
- Tailoring microcredit solutions to segment profiles
- Case Study: Segment-based loan product boosting uptake

Module 3: Costing & Profitability Analysis

- Cost allocation methods for microfinance institutions
- Break-even and sustainability analysis
- Identifying cost drivers in credit delivery
- Applying contribution margin in product pricing
- Tools for analyzing product profitability
- Case Study: Cost restructuring improving loan margins

Module 4: Interest Rate & Pricing Models

- Pricing fundamentals for microcredit
- Risk-based interest rate modeling
- Competition-sensitive pricing strategies
- Aligning pricing with regulatory requirements
- Communicating transparent pricing to clients
- Case Study: Pricing reform increasing portfolio performance

Module 5: Digital Microcredit Solutions

- Mobile-based lending innovations
- Digital KYC, e-signatures, and online applications
- Automated underwriting and decision engines
- Leveraging fintech partnerships for scale
- Digital customer experience best practices

- Case Study: Mobile microcredit improving rural access

Module 6: Alternative Data & Credit Scoring

- Types of alternative data in microfinance
- Behavior-based scoring models
- Evaluating creditworthiness using digital footprints
- Improving approval rates through predictive analytics
- Integrating scoring tools into lending workflows
- Case Study: Alternative data reducing default rates

Module 7: Behavioral Insights in Product Design

- Behavioral economics and financial decision-making
- Overcoming client-level adoption barriers
- Nudges for repayment discipline and financial capability
- Messaging and communication strategies
- Testing and refining behavior-informed product features
- Case Study: Behavioral design improving repayment rates

Module 8: Risk Management for Microcredit Products

- Identifying operational, credit, and market risks
- Risk mitigation tools and techniques
- Early warning indicators and client monitoring
- Portfolio stress testing and scenario planning
- Integrating risk controls into product rollout
- Case Study: Strengthened risk controls improving portfolio stability

Module 9: Regulatory Compliance & Consumer Protection

- Regulatory frameworks for microcredit operations
- Interest rate caps, transparency, and fair lending
- Client protection principles and global standards
- Handling customer complaints and disputes
- Ensuring compliance during product innovation
- Case Study: Regulatory alignment improving client trust

Module 10: Product Testing & Pilot Implementation

- Designing product prototypes and pilots
- Selecting pilot markets and client groups
- Monitoring pilot performance and user feedback
- Refining product features based on insights
- Scaling strategies for broader rollout
- Case Study: Pilot program leading to national rollout

Module 11: Portfolio Analytics & Performance Measurement

- Key indicators for portfolio quality
- Loan performance dashboards
- Identifying patterns in repayment and defaults

- Using analytics to guide product adjustments
- Integrating performance reviews into management routines
- Case Study: Data analytics improving loan book health

Module 12: Digital Channels & Agent Networks

- Role of agent banking in credit access
- Selecting and managing agent networks
- Digital tools enabling last-mile delivery
- Ensuring quality and oversight of agents
- Reducing operational costs via digital channels
- Case Study: Agent network expansion increasing outreach

Module 13: Customer Experience & Product Adoption

- Understanding client journeys and touchpoints
- Improving accessibility and ease of use
- Communication strategies for new products
- Supporting clients through financial capability initiatives
- Building trust and long-term client relationships
- Case Study: Customer experience redesign increasing adoption

Module 14: Microcredit for MSMEs

- Credit needs of micro and small enterprises
- Designing loan products for business growth
- Cash-flow based lending approaches
- Addressing challenges faced by informal enterprises
- Partnering with business support programs
- Case Study: MSME-focused loan improving business survival

Module 15: Strategic Implementation & Scale-Up

- Developing institutional strategies for product deployment
- Aligning product design with organizational capacity
- Building partnerships for scale
- Continuous improvement and product diversification
- Long-term sustainability and performance alignment
- Case Study: Scaled product achieving national impact

Training Methodology

- Instructor-led presentations and expert briefings
- Hands-on exercises in product design and pricing
- Group discussions and peer learning
- Case study analysis from global microfinance programs
- Practical simulations and scenario-based activities
- Continuous assessment and feedback

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
21 Sep 2026	02 Oct 2026	Online	$2,000
21 Sep 2026	02 Oct 2026	Physical	$3,000
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0

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