

Microfinance Loan Rescheduling vs Write-Offs 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

Microfinance institutions often face challenges in managing non-performing loans, balancing operational sustainability with client retention and social impact. Loan rescheduling and write-offs are critical strategies that help institutions maintain portfolio quality while supporting borrowers through temporary financial distress. Understanding when and how to apply these strategies is essential for microfinance managers, credit officers, and risk analysts to minimize losses and strengthen financial resilience.

Microfinance Loan Rescheduling vs Write-Offs Training Course provides participants with practical tools, frameworks, and case studies to make informed decisions on loan rescheduling versus write-offs. Emphasis is placed on regulatory compliance, portfolio risk analysis, client engagement strategies, and the integration of technology for monitoring and reporting. By the end of the training, participants will be equipped to optimize recovery strategies, enhance portfolio performance, and align write-off policies with organizational objectives and best practices in microfinance.

Programme Curriculum

Microfinance Loan Rescheduling vs Write-Offs Training Course

Introduction

Microfinance institutions often face challenges in managing non-performing loans, balancing operational sustainability with client retention and social impact. Loan rescheduling and write-offs are critical strategies that help institutions maintain portfolio quality while supporting borrowers through temporary financial distress. Understanding when and how to apply these strategies is essential for microfinance managers, credit officers, and risk analysts to minimize losses and strengthen financial resilience.

Microfinance Loan Rescheduling vs Write-Offs Training Course provides participants with practical tools, frameworks, and case studies to make informed decisions on loan rescheduling versus write-offs. Emphasis is placed on regulatory compliance, portfolio risk analysis, client engagement strategies, and the integration of technology for monitoring and reporting. By the end of the training, participants will be equipped to optimize recovery strategies, enhance portfolio performance, and align write-off policies with organizational objectives and best practices in microfinance.

Course Objectives

1. Understand key principles of loan rescheduling and write-off strategies.
2. Analyze portfolio risks associated with non-performing loans.
3. Apply trending credit management and recovery tools.
4. Develop effective client communication strategies during rescheduling.
5. Integrate regulatory and compliance considerations into loan decisions.
6. Evaluate financial and social impacts of rescheduling versus write-offs.
7. Implement internal controls to minimize losses.
8. Use data analytics to monitor loan performance.
9. Strengthen decision-making frameworks for delinquent loans.
10. Assess the role of technology in loan recovery processes.
11. Enhance staff capacity for credit assessment and portfolio management.
12. Align write-off policies with institutional risk tolerance and mission.
13. Build sustainable loan management practices that protect capital and client trust.

Organizational Benefits

- Reduced financial losses from non-performing loans
- Enhanced portfolio performance and sustainability
- Improved client retention and trust
- Stronger internal controls and risk management
- Compliance with regulatory and reporting requirements
- Data-driven decision-making for loan recovery strategies
- Staff capacity development in credit risk management
- Streamlined workflow for loan rescheduling processes
- Better alignment of social mission with financial performance
- Improved monitoring and reporting of delinquent loans

Target Audiences

- Microfinance managers and directors
- Credit officers and loan analysts
- Risk management professionals
- Finance and accounting staff
- Regulatory compliance officers
- Field loan officers and client relationship managers
- Internal auditors and quality assurance teams
- Consultants supporting microfinance institutions

Course Duration: 5 days

Course Modules

Module 1: Overview of Loan Rescheduling and Write-Offs

- Definitions, objectives, and scope of rescheduling and write-offs
- Differences between rescheduling and write-offs
- Impact on portfolio performance and financial sustainability
- Regulatory and compliance considerations
- Importance of aligning with organizational strategy
- Case Study: Portfolio review and decision-making in a regional MFI

Module 2: Assessing Non-Performing Loans

- Identifying non-performing and delinquent loans
- Portfolio risk analysis methods
- Early warning indicators and monitoring tools
- Assessing client capacity and repayment behavior
- Prioritization strategies for recovery interventions
- Case Study: Risk assessment improving loan recovery rates

Module 3: Loan Rescheduling Strategies

- Restructuring repayment terms and schedules
- Interest rate adjustments and refinancing options
- Client engagement and counseling for rescheduling
- Criteria for eligibility and approval
- Documentation and compliance requirements
- Case Study: Successful loan rescheduling program for MSMEs

Module 4: Loan Write-Offs

- Criteria and triggers for loan write-offs
- Accounting treatment and financial reporting
- Regulatory requirements and governance
- Risk and operational implications
- Policy development for write-off approval
- Case Study: Write-off policy implementation in a microfinance institution

Module 5: Risk Management in Loan Recovery

- Integrating risk management into rescheduling decisions
- Portfolio diversification and risk mitigation
- Internal controls to minimize losses
- Fraud detection and prevention
- Monitoring loan recovery performance
- Case Study: Risk management reducing default rates in a rural MFI

Module 6: Data Analytics and Monitoring

- Using technology for loan tracking and reporting
- Dashboard tools and key performance indicators
- Predictive analytics for delinquency management
- Data-driven decision-making for rescheduling and write-offs
- Integration with core banking and management systems

- Case Study: Analytics improving portfolio decision-making

Module 7: Regulatory and Compliance Considerations

- Understanding national and sectoral regulations
- Compliance reporting and documentation standards
- Audit preparation and review processes
- Alignment with social mission and client protection
- Penalties and legal risks for non-compliance
- Case Study: Regulatory compliance enhancing institutional credibility

Module 8: Building Sustainable Loan Management Practices

- Developing policies and SOPs for rescheduling and write-offs
- Staff training and capacity-building programs
- Continuous monitoring and improvement frameworks
- Client communication strategies for long-term relationships
- Integration with institutional strategic objectives
- Case Study: Institutionalizing sustainable loan management practices

Training Methodology

- Instructor-led presentations and conceptual briefings
- Practical exercises and portfolio simulations
- Case study analysis of real-world microfinance scenarios
- Group work and collaborative problem-solving sessions
- Demonstrations of loan monitoring and analytics tools
- Continuous feedback and interactive discussions

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	25 Sep 2026	Online	\$1,000
21 Sep 2026	25 Sep 2026	Physical	\$1,500
21 Sep 2026	25 Sep 2026	Physical	\$0
21 Sep 2026	25 Sep 2026	Physical	\$0
21 Sep 2026	25 Sep 2026	Physical	\$0
21 Sep 2026	25 Sep 2026	Physical	\$0
21 Sep 2026	25 Sep 2026	Physical	\$0
21 Sep 2026	25 Sep 2026	Physical	\$0

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

Register Online Now

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