Microleasing: Asset Finance for Micro-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

Microleasing has emerged as a vital tool for micro-enterprises to access capital-intensive assets without the burden of full ownership, enabling operational expansion, revenue growth, and improved financial resilience. Microleasing: Asset Finance for Micro-Enterprises Training Course equips participants with comprehensive knowledge of asset financing mechanisms, microleasing structures, credit assessment methods, and risk management strategies tailored to small-scale entrepreneurs. Participants will gain practical insights into designing and implementing microleasing programs that foster financial inclusion, promote sustainable growth, and support entrepreneurial ecosystems.

The course combines theoretical frameworks, applied case studies, and hands-on exercises to strengthen competencies in asset evaluation, lease structuring, repayment monitoring, and client relationship management. Emphasis is placed on regulatory compliance, innovative leasing models, digital financing solutions, and effective portfolio management, enabling participants to drive microenterprise growth while mitigating risks. By the end of the program, learners will be equipped to implement sustainable microleasing initiatives that enhance profitability, expand access to credit, and empower underserved communities.

Programme Curriculum

Microleasing: Asset Finance for Micro-Enterprises Training Course

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Course Objectives

1. Understand the principles and structures of microleasing for micro-enterprises.
2. Analyze asset financing models and identify suitable microleasing solutions.
3. Assess creditworthiness and risk of microenterprise clients.
4. Design effective microleasing agreements and repayment schedules.
5. Apply financial and operational due diligence to microleasing portfolios.
6. Implement risk management strategies for asset-backed financing.
7. Integrate digital tools and platforms for microleasing operations.
8. Monitor lease performance and conduct timely portfolio evaluations.
9. Ensure compliance with regulatory frameworks and industry best practices.
10. Develop strategies to enhance client engagement and retention.
11. Optimize microleasing operations for profitability and sustainability.
12. Employ data-driven analytics to improve decision-making in leasing.
13. Build scalable microleasing models to support financial inclusion.

Organizational Benefits

- Expanded access to capital for micro-enterprises
- Improved portfolio performance and repayment rates
- Enhanced operational efficiency and risk management
- Strengthened regulatory compliance and governance
- Increased client retention and satisfaction
- Better credit assessment and risk evaluation tools
- Access to innovative digital microfinance solutions
- Greater financial inclusion for underserved communities
- Scalable and sustainable microleasing models
- Data-driven decision-making for asset financing

Target Audiences

- Microfinance institution officers and managers
- Credit analysts and loan officers
- Microenterprise finance practitioners
- Risk management professionals in microfinance
- Financial inclusion strategists and consultants
- Operations managers in leasing and asset finance
- Portfolio and data analysts in microfinance institutions
- Policy makers and regulatory compliance officers

Course Duration: 5 days

Course Modules

Module 1: Introduction to Microleasing

- Overview of microleasing and asset finance
- Benefits for micro-enterprises and financial inclusion
- Key stakeholders and market dynamics
- Common challenges and opportunities
- Case Study: Successful microleasing program implementation

Module 2: Microenterprise Credit Assessment

- Credit scoring and evaluation methods
- Financial statement analysis for small enterprises
- Risk profiling and mitigation strategies
- Assessing repayment capacity and cash flow
- Case Study: Credit assessment of a microenterprise client

Module 3: Asset Selection and Valuation

- Criteria for selecting leaseable assets
- Valuation methods for microleasing portfolios
- Depreciation and residual value considerations
- Aligning assets with client business needs
- Case Study: Asset valuation for microleasing program

Module 4: Structuring Microleasing Agreements

- Key components of microleasing contracts
- Terms and conditions for asset financing
- Lease-to-own and operating lease structures
- Designing repayment schedules for small clients
- Case Study: Structuring a lease agreement for a micro-business

Module 5: Risk Management in Microleasing

- Identifying and mitigating operational and credit risks
- Collateral management and asset protection
- Portfolio diversification strategies
- Monitoring defaults and implementing corrective actions
- Case Study: Risk management in a microleasing portfolio

Module 6: Monitoring and Portfolio Management

- Tracking lease performance and repayment behavior
- Key performance indicators for microleasing portfolios
- Early warning systems for defaults
- Reporting and decision-making tools
- Case Study: Improving portfolio performance through monitoring

Module 7: Digital Solutions for Microleasing

- Leveraging fintech platforms for microleasing
- Mobile-based payment and monitoring tools
- Data analytics for client insights and risk evaluation
- Integration with financial management systems
- Case Study: Digital microleasing platform deployment

Module 8: Regulatory Compliance and Best Practices

- Legal and regulatory frameworks for microleasing
- Ethical practices in asset financing
- Reporting standards and audit requirements
- Industry benchmarks and operational guidelines
- Case Study: Compliance and governance in microleasing operations

Training Methodology

- Instructor-led presentations and conceptual briefings
- Practical exercises with real-life microleasing scenarios
- Group discussions and collaborative problem-solving
- Case study analysis and applied learning workshops
- Hands-on exercises with digital microfinance platforms
- Continuous assessment, feedback, and interactive sessions

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