Datastat Research
Building Capacity in Training and Research

DATASTAT TRAINING IN

OFFICIAL COURSE PROSPECTUS

Center for Advanced Research & Professional Development

Nairobi Training Center • Global Virtual Academy • Corporate On-Site

MICROFINANCE & FINANCIAL INCLUSION

Loan Appraisal & Underwriting for Microfinance Training Course

Comprehensive Course Syllabus, Practical Modules & Upcoming Schedules

PROGRAM SPECIFICATIONS & HIGHLIGHTS

DURATION
5 Days Practical Hands-on

DELIVERY MODES
In-Person Class & Live Virtual

CERTIFICATION
Accredited Certificate of Completion

INTAKES / DATES
Multiple Cohort Schedules Included

PREPARED FOR:

Valued Participant

Email: training@datastatresearch.org | Issued: November 25, 2026

Academic & Professional Training Year: 2026

DATASTAT TRAINING INSTITUTE

P.O. Box 102802-00101, Nairobi, Kenya

Training Centers: Nairobi • Mombasa • Kigali • Dubai • Live Virtual Academy

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Email: training@datastatresearch.org

www.datastatresearch.org

Loan Appraisal & Underwriting for Microfinance Training Course

Microfinance & Financial Inclusion • 5 Days Intensive • Accredited Certification

Course Overview

Loan Appraisal & Underwriting for Microfinance Training Course provides participants with comprehensive knowledge and practical tools to assess borrower creditworthiness, mitigate default risks, and optimize lending strategies.

Key Skills & Software Tools Covered

MS Word • timveroOS • CreditBureaux360 • ScoreMe

Upcoming Training Schedules

Confirmed cohort intakes and venues. Both physical in-person classroom and live virtual online seats are available.

TRAINING DATES	LOCATION / VENUE	FORMAT / DURATION	INVESTMENT (FEE)
30 Nov 2026 – 4 Dec 2026	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
30 Nov 2026 – 4 Dec 2026	Kigali	Classroom / 5d	**$3,000 USD / KES 90,000**
30 Nov 2026 – 4 Dec 2026	Dubai	Classroom / 5d	**$5,000 USD / KES 90,000**
30 Nov 2026 – 4 Dec 2026	Cape Town	Classroom / 5d	**$4,500 USD / KES 90,000**
30 Nov 2026 – 4 Dec 2026	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 90,000**
30 Nov 2026 – 4 Dec 2026	Singapore	Classroom / 5d	**$5,000 USD / KES 90,000**
30 Nov 2026 – 4 Dec 2026	Istanbul	Classroom / 5d	**$5,000 USD / KES 90,000**
30 Nov 2026 – 4 Dec 2026	Bangkok	Classroom / 5d	**$5,000 USD / KES 90,000**
30 Nov 2026 – 4 Dec 2026	Accra	Classroom / 5d	**$4,000 USD / KES 90,000**
7 Dec 2026 – 11 Dec 2026	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
7 Dec 2026 – 11 Dec 2026	Kigali	Classroom / 5d	**$3,000 USD / KES 90,000**
7 Dec 2026 – 11 Dec 2026	Dubai	Classroom / 5d	**$5,000 USD / KES 90,000**
7 Dec 2026 – 11 Dec 2026	Cape Town	Classroom / 5d	**$4,500 USD / KES 90,000**
7 Dec 2026 – 11 Dec 2026	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 90,000**
7 Dec 2026 – 11 Dec 2026	Singapore	Classroom / 5d	**$5,000 USD / KES 90,000**
7 Dec 2026 – 11 Dec 2026	Istanbul	Classroom / 5d	**$5,000 USD / KES 90,000**
7 Dec 2026 – 11 Dec 2026	Bangkok	Classroom / 5d	**$5,000 USD / KES 90,000**
7 Dec 2026 – 11 Dec 2026	Accra	Classroom / 5d	**$4,000 USD / KES 90,000**
14 Dec 2026 – 18 Dec 2026	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
14 Dec 2026 – 18 Dec 2026	Kigali	Classroom / 5d	**$3,000 USD / KES 90,000**
14 Dec 2026 – 18 Dec 2026	Dubai	Classroom / 5d	**$5,000 USD / KES 90,000**
14 Dec 2026 – 18 Dec 2026	Cape Town	Classroom / 5d	**$4,500 USD / KES 90,000**
14 Dec 2026 – 18 Dec 2026	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 90,000**

14 Dec 2026 – 18 Dec 2026	Singapore	Classroom / 5d	**$5,000 USD / KES 90,000**
14 Dec 2026 – 18 Dec 2026	Istanbul	Classroom / 5d	**$5,000 USD / KES 90,000**
14 Dec 2026 – 18 Dec 2026	Bangkok	Classroom / 5d	**$5,000 USD / KES 90,000**
14 Dec 2026 – 18 Dec 2026	Accra	Classroom / 5d	**$4,000 USD / KES 90,000**
21 Dec 2026 – 25 Dec 2026	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
21 Dec 2026 – 25 Dec 2026	Kigali	Classroom / 5d	**$3,000 USD / KES 90,000**
21 Dec 2026 – 25 Dec 2026	Dubai	Classroom / 5d	**$5,000 USD / KES 90,000**
21 Dec 2026 – 25 Dec 2026	Cape Town	Classroom / 5d	**$4,500 USD / KES 90,000**
21 Dec 2026 – 25 Dec 2026	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 90,000**
21 Dec 2026 – 25 Dec 2026	Singapore	Classroom / 5d	**$5,000 USD / KES 90,000**
21 Dec 2026 – 25 Dec 2026	Istanbul	Classroom / 5d	**$5,000 USD / KES 90,000**
21 Dec 2026 – 25 Dec 2026	Bangkok	Classroom / 5d	**$5,000 USD / KES 90,000**
21 Dec 2026 – 25 Dec 2026	Accra	Classroom / 5d	**$4,000 USD / KES 90,000**
4 Jan 2027 – 8 Jan 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
4 Jan 2027 – 8 Jan 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
4 Jan 2027 – 8 Jan 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
4 Jan 2027 – 8 Jan 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
4 Jan 2027 – 8 Jan 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
4 Jan 2027 – 8 Jan 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
4 Jan 2027 – 8 Jan 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
4 Jan 2027 – 8 Jan 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
4 Jan 2027 – 8 Jan 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
11 Jan 2027 – 15 Jan 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
11 Jan 2027 – 15 Jan 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
11 Jan 2027 – 15 Jan 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
11 Jan 2027 – 15 Jan 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
11 Jan 2027 – 15 Jan 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
11 Jan 2027 – 15 Jan 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
11 Jan 2027 – 15 Jan 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
11 Jan 2027 – 15 Jan 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
11 Jan 2027 – 15 Jan 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
18 Jan 2027 – 22 Jan 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**

18 Jan 2027 – 22 Jan 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
18 Jan 2027 – 22 Jan 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
18 Jan 2027 – 22 Jan 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
18 Jan 2027 – 22 Jan 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
18 Jan 2027 – 22 Jan 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
18 Jan 2027 – 22 Jan 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
18 Jan 2027 – 22 Jan 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
18 Jan 2027 – 22 Jan 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
25 Jan 2027 – 29 Jan 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
25 Jan 2027 – 29 Jan 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
25 Jan 2027 – 29 Jan 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
25 Jan 2027 – 29 Jan 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
25 Jan 2027 – 29 Jan 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
25 Jan 2027 – 29 Jan 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
25 Jan 2027 – 29 Jan 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
25 Jan 2027 – 29 Jan 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
25 Jan 2027 – 29 Jan 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
1 Feb 2027 – 5 Feb 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
1 Feb 2027 – 5 Feb 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
1 Feb 2027 – 5 Feb 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
1 Feb 2027 – 5 Feb 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
1 Feb 2027 – 5 Feb 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
1 Feb 2027 – 5 Feb 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
1 Feb 2027 – 5 Feb 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
1 Feb 2027 – 5 Feb 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
1 Feb 2027 – 5 Feb 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
8 Feb 2027 – 12 Feb 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
8 Feb 2027 – 12 Feb 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
8 Feb 2027 – 12 Feb 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
8 Feb 2027 – 12 Feb 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
8 Feb 2027 – 12 Feb 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
8 Feb 2027 – 12 Feb 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**

8 Feb 2027 – 12 Feb 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
8 Feb 2027 – 12 Feb 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
8 Feb 2027 – 12 Feb 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
15 Feb 2027 – 19 Feb 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
15 Feb 2027 – 19 Feb 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
15 Feb 2027 – 19 Feb 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
15 Feb 2027 – 19 Feb 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
15 Feb 2027 – 19 Feb 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
15 Feb 2027 – 19 Feb 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
15 Feb 2027 – 19 Feb 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
15 Feb 2027 – 19 Feb 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
15 Feb 2027 – 19 Feb 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
22 Feb 2027 – 26 Feb 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
22 Feb 2027 – 26 Feb 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
22 Feb 2027 – 26 Feb 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
22 Feb 2027 – 26 Feb 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
22 Feb 2027 – 26 Feb 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
22 Feb 2027 – 26 Feb 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
22 Feb 2027 – 26 Feb 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
22 Feb 2027 – 26 Feb 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
22 Feb 2027 – 26 Feb 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
1 Mar 2027 – 5 Mar 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
1 Mar 2027 – 5 Mar 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
1 Mar 2027 – 5 Mar 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
1 Mar 2027 – 5 Mar 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
1 Mar 2027 – 5 Mar 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
1 Mar 2027 – 5 Mar 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
1 Mar 2027 – 5 Mar 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
1 Mar 2027 – 5 Mar 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
1 Mar 2027 – 5 Mar 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
8 Mar 2027 – 12 Mar 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
8 Mar 2027 – 12 Mar 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**

8 Mar 2027 – 12 Mar 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
8 Mar 2027 – 12 Mar 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
8 Mar 2027 – 12 Mar 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
8 Mar 2027 – 12 Mar 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
8 Mar 2027 – 12 Mar 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
8 Mar 2027 – 12 Mar 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
8 Mar 2027 – 12 Mar 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
15 Mar 2027 – 19 Mar 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
15 Mar 2027 – 19 Mar 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
15 Mar 2027 – 19 Mar 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
15 Mar 2027 – 19 Mar 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
15 Mar 2027 – 19 Mar 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
15 Mar 2027 – 19 Mar 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
15 Mar 2027 – 19 Mar 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
15 Mar 2027 – 19 Mar 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
15 Mar 2027 – 19 Mar 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
22 Mar 2027 – 26 Mar 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
22 Mar 2027 – 26 Mar 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
22 Mar 2027 – 26 Mar 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
22 Mar 2027 – 26 Mar 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
22 Mar 2027 – 26 Mar 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
22 Mar 2027 – 26 Mar 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
22 Mar 2027 – 26 Mar 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
22 Mar 2027 – 26 Mar 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
22 Mar 2027 – 26 Mar 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
29 Mar 2027 – 2 Apr 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
29 Mar 2027 – 2 Apr 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
29 Mar 2027 – 2 Apr 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
29 Mar 2027 – 2 Apr 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
29 Mar 2027 – 2 Apr 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
29 Mar 2027 – 2 Apr 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
29 Mar 2027 – 2 Apr 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**

29 Mar 2027 – 2 Apr 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
29 Mar 2027 – 2 Apr 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
5 Apr 2027 – 9 Apr 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
5 Apr 2027 – 9 Apr 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
5 Apr 2027 – 9 Apr 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
5 Apr 2027 – 9 Apr 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
5 Apr 2027 – 9 Apr 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
5 Apr 2027 – 9 Apr 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
5 Apr 2027 – 9 Apr 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
5 Apr 2027 – 9 Apr 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
5 Apr 2027 – 9 Apr 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
12 Apr 2027 – 16 Apr 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
12 Apr 2027 – 16 Apr 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
12 Apr 2027 – 16 Apr 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
12 Apr 2027 – 16 Apr 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
12 Apr 2027 – 16 Apr 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
12 Apr 2027 – 16 Apr 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
12 Apr 2027 – 16 Apr 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
12 Apr 2027 – 16 Apr 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
12 Apr 2027 – 16 Apr 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
19 Apr 2027 – 23 Apr 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
19 Apr 2027 – 23 Apr 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
19 Apr 2027 – 23 Apr 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
19 Apr 2027 – 23 Apr 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
19 Apr 2027 – 23 Apr 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
19 Apr 2027 – 23 Apr 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
19 Apr 2027 – 23 Apr 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
19 Apr 2027 – 23 Apr 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
19 Apr 2027 – 23 Apr 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
26 Apr 2027 – 30 Apr 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
26 Apr 2027 – 30 Apr 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
26 Apr 2027 – 30 Apr 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**

26 Apr 2027 – 30 Apr 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
26 Apr 2027 – 30 Apr 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
26 Apr 2027 – 30 Apr 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
26 Apr 2027 – 30 Apr 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
26 Apr 2027 – 30 Apr 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
26 Apr 2027 – 30 Apr 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
3 May 2027 – 7 May 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
3 May 2027 – 7 May 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
3 May 2027 – 7 May 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
3 May 2027 – 7 May 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
3 May 2027 – 7 May 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
3 May 2027 – 7 May 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
3 May 2027 – 7 May 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
3 May 2027 – 7 May 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
3 May 2027 – 7 May 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
10 May 2027 – 14 May 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
10 May 2027 – 14 May 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
10 May 2027 – 14 May 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
10 May 2027 – 14 May 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
10 May 2027 – 14 May 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
10 May 2027 – 14 May 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
10 May 2027 – 14 May 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
10 May 2027 – 14 May 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
10 May 2027 – 14 May 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
17 May 2027 – 21 May 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
17 May 2027 – 21 May 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
17 May 2027 – 21 May 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
17 May 2027 – 21 May 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
17 May 2027 – 21 May 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
17 May 2027 – 21 May 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
17 May 2027 – 21 May 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
17 May 2027 – 21 May 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**

17 May 2027 – 21 May 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
24 May 2027 – 28 May 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
24 May 2027 – 28 May 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
24 May 2027 – 28 May 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
24 May 2027 – 28 May 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
24 May 2027 – 28 May 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
24 May 2027 – 28 May 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
24 May 2027 – 28 May 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
24 May 2027 – 28 May 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
24 May 2027 – 28 May 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
31 May 2027 – 4 Jun 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
31 May 2027 – 4 Jun 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
31 May 2027 – 4 Jun 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
31 May 2027 – 4 Jun 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
31 May 2027 – 4 Jun 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
31 May 2027 – 4 Jun 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
31 May 2027 – 4 Jun 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
31 May 2027 – 4 Jun 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
31 May 2027 – 4 Jun 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
7 Jun 2027 – 11 Jun 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
7 Jun 2027 – 11 Jun 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
7 Jun 2027 – 11 Jun 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
7 Jun 2027 – 11 Jun 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
7 Jun 2027 – 11 Jun 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
7 Jun 2027 – 11 Jun 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
7 Jun 2027 – 11 Jun 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
7 Jun 2027 – 11 Jun 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
7 Jun 2027 – 11 Jun 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
14 Jun 2027 – 18 Jun 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
14 Jun 2027 – 18 Jun 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
14 Jun 2027 – 18 Jun 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
14 Jun 2027 – 18 Jun 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**

14 Jun 2027 – 18 Jun 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
14 Jun 2027 – 18 Jun 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
14 Jun 2027 – 18 Jun 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
14 Jun 2027 – 18 Jun 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
14 Jun 2027 – 18 Jun 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
21 Jun 2027 – 25 Jun 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
21 Jun 2027 – 25 Jun 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
21 Jun 2027 – 25 Jun 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
21 Jun 2027 – 25 Jun 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
21 Jun 2027 – 25 Jun 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
21 Jun 2027 – 25 Jun 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
21 Jun 2027 – 25 Jun 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
21 Jun 2027 – 25 Jun 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
21 Jun 2027 – 25 Jun 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
28 Jun 2027 – 2 Jul 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
28 Jun 2027 – 2 Jul 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
28 Jun 2027 – 2 Jul 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
28 Jun 2027 – 2 Jul 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
28 Jun 2027 – 2 Jul 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
28 Jun 2027 – 2 Jul 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
28 Jun 2027 – 2 Jul 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
28 Jun 2027 – 2 Jul 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
28 Jun 2027 – 2 Jul 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
5 Jul 2027 – 9 Jul 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
5 Jul 2027 – 9 Jul 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
5 Jul 2027 – 9 Jul 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
5 Jul 2027 – 9 Jul 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
5 Jul 2027 – 9 Jul 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
5 Jul 2027 – 9 Jul 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
5 Jul 2027 – 9 Jul 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
5 Jul 2027 – 9 Jul 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
5 Jul 2027 – 9 Jul 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**

12 Jul 2027 – 16 Jul 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
12 Jul 2027 – 16 Jul 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
12 Jul 2027 – 16 Jul 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
12 Jul 2027 – 16 Jul 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
12 Jul 2027 – 16 Jul 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
12 Jul 2027 – 16 Jul 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
12 Jul 2027 – 16 Jul 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
12 Jul 2027 – 16 Jul 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
12 Jul 2027 – 16 Jul 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
19 Jul 2027 – 23 Jul 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
19 Jul 2027 – 23 Jul 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
19 Jul 2027 – 23 Jul 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
19 Jul 2027 – 23 Jul 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
19 Jul 2027 – 23 Jul 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
19 Jul 2027 – 23 Jul 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
19 Jul 2027 – 23 Jul 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
19 Jul 2027 – 23 Jul 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
19 Jul 2027 – 23 Jul 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
26 Jul 2027 – 30 Jul 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
26 Jul 2027 – 30 Jul 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
26 Jul 2027 – 30 Jul 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
26 Jul 2027 – 30 Jul 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
26 Jul 2027 – 30 Jul 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
26 Jul 2027 – 30 Jul 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
26 Jul 2027 – 30 Jul 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
26 Jul 2027 – 30 Jul 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
26 Jul 2027 – 30 Jul 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
2 Aug 2027 – 6 Aug 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
2 Aug 2027 – 6 Aug 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
2 Aug 2027 – 6 Aug 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
2 Aug 2027 – 6 Aug 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
2 Aug 2027 – 6 Aug 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**

2 Aug 2027 – 6 Aug 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
2 Aug 2027 – 6 Aug 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
2 Aug 2027 – 6 Aug 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
2 Aug 2027 – 6 Aug 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
9 Aug 2027 – 13 Aug 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
9 Aug 2027 – 13 Aug 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
9 Aug 2027 – 13 Aug 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
9 Aug 2027 – 13 Aug 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
9 Aug 2027 – 13 Aug 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
9 Aug 2027 – 13 Aug 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
9 Aug 2027 – 13 Aug 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
9 Aug 2027 – 13 Aug 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
9 Aug 2027 – 13 Aug 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
16 Aug 2027 – 20 Aug 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
16 Aug 2027 – 20 Aug 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
16 Aug 2027 – 20 Aug 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
16 Aug 2027 – 20 Aug 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
16 Aug 2027 – 20 Aug 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
16 Aug 2027 – 20 Aug 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
16 Aug 2027 – 20 Aug 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
16 Aug 2027 – 20 Aug 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
16 Aug 2027 – 20 Aug 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
23 Aug 2027 – 27 Aug 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
23 Aug 2027 – 27 Aug 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
23 Aug 2027 – 27 Aug 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
23 Aug 2027 – 27 Aug 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
23 Aug 2027 – 27 Aug 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
23 Aug 2027 – 27 Aug 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
23 Aug 2027 – 27 Aug 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
23 Aug 2027 – 27 Aug 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
23 Aug 2027 – 27 Aug 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
30 Aug 2027 – 3 Sep 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**

30 Aug 2027 – 3 Sep 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
30 Aug 2027 – 3 Sep 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
30 Aug 2027 – 3 Sep 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
30 Aug 2027 – 3 Sep 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
30 Aug 2027 – 3 Sep 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
30 Aug 2027 – 3 Sep 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
30 Aug 2027 – 3 Sep 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
30 Aug 2027 – 3 Sep 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
6 Sep 2027 – 10 Sep 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
6 Sep 2027 – 10 Sep 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
6 Sep 2027 – 10 Sep 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
6 Sep 2027 – 10 Sep 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
6 Sep 2027 – 10 Sep 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
6 Sep 2027 – 10 Sep 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
6 Sep 2027 – 10 Sep 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
6 Sep 2027 – 10 Sep 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
6 Sep 2027 – 10 Sep 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
13 Sep 2027 – 17 Sep 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
13 Sep 2027 – 17 Sep 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
13 Sep 2027 – 17 Sep 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
13 Sep 2027 – 17 Sep 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
13 Sep 2027 – 17 Sep 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
13 Sep 2027 – 17 Sep 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
13 Sep 2027 – 17 Sep 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
13 Sep 2027 – 17 Sep 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
13 Sep 2027 – 17 Sep 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
20 Sep 2027 – 24 Sep 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
20 Sep 2027 – 24 Sep 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
20 Sep 2027 – 24 Sep 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
20 Sep 2027 – 24 Sep 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
20 Sep 2027 – 24 Sep 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
20 Sep 2027 – 24 Sep 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**

20 Sep 2027 – 24 Sep 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
20 Sep 2027 – 24 Sep 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
20 Sep 2027 – 24 Sep 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
27 Sep 2027 – 1 Oct 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
27 Sep 2027 – 1 Oct 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
27 Sep 2027 – 1 Oct 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
27 Sep 2027 – 1 Oct 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
27 Sep 2027 – 1 Oct 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
27 Sep 2027 – 1 Oct 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
27 Sep 2027 – 1 Oct 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
27 Sep 2027 – 1 Oct 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
27 Sep 2027 – 1 Oct 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
4 Oct 2027 – 8 Oct 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
4 Oct 2027 – 8 Oct 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
4 Oct 2027 – 8 Oct 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
4 Oct 2027 – 8 Oct 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
4 Oct 2027 – 8 Oct 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
4 Oct 2027 – 8 Oct 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
4 Oct 2027 – 8 Oct 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
4 Oct 2027 – 8 Oct 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
4 Oct 2027 – 8 Oct 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
11 Oct 2027 – 15 Oct 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
11 Oct 2027 – 15 Oct 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
11 Oct 2027 – 15 Oct 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
11 Oct 2027 – 15 Oct 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
11 Oct 2027 – 15 Oct 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
11 Oct 2027 – 15 Oct 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
11 Oct 2027 – 15 Oct 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
11 Oct 2027 – 15 Oct 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
11 Oct 2027 – 15 Oct 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
18 Oct 2027 – 22 Oct 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
18 Oct 2027 – 22 Oct 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**

18 Oct 2027 – 22 Oct 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
18 Oct 2027 – 22 Oct 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
18 Oct 2027 – 22 Oct 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
18 Oct 2027 – 22 Oct 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
18 Oct 2027 – 22 Oct 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
18 Oct 2027 – 22 Oct 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
18 Oct 2027 – 22 Oct 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
25 Oct 2027 – 29 Oct 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
25 Oct 2027 – 29 Oct 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
25 Oct 2027 – 29 Oct 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
25 Oct 2027 – 29 Oct 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
25 Oct 2027 – 29 Oct 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
25 Oct 2027 – 29 Oct 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
25 Oct 2027 – 29 Oct 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
25 Oct 2027 – 29 Oct 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
25 Oct 2027 – 29 Oct 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
1 Nov 2027 – 5 Nov 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
1 Nov 2027 – 5 Nov 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
1 Nov 2027 – 5 Nov 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
1 Nov 2027 – 5 Nov 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
1 Nov 2027 – 5 Nov 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
1 Nov 2027 – 5 Nov 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
1 Nov 2027 – 5 Nov 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
1 Nov 2027 – 5 Nov 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
1 Nov 2027 – 5 Nov 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
8 Nov 2027 – 12 Nov 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
8 Nov 2027 – 12 Nov 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
8 Nov 2027 – 12 Nov 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
8 Nov 2027 – 12 Nov 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
8 Nov 2027 – 12 Nov 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
8 Nov 2027 – 12 Nov 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
8 Nov 2027 – 12 Nov 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**

8 Nov 2027 – 12 Nov 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
8 Nov 2027 – 12 Nov 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
15 Nov 2027 – 19 Nov 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
15 Nov 2027 – 19 Nov 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
15 Nov 2027 – 19 Nov 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
15 Nov 2027 – 19 Nov 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
15 Nov 2027 – 19 Nov 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
15 Nov 2027 – 19 Nov 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
15 Nov 2027 – 19 Nov 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
15 Nov 2027 – 19 Nov 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
15 Nov 2027 – 19 Nov 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
22 Nov 2027 – 26 Nov 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
22 Nov 2027 – 26 Nov 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
22 Nov 2027 – 26 Nov 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
22 Nov 2027 – 26 Nov 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
22 Nov 2027 – 26 Nov 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
22 Nov 2027 – 26 Nov 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
22 Nov 2027 – 26 Nov 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
22 Nov 2027 – 26 Nov 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
22 Nov 2027 – 26 Nov 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
29 Nov 2027 – 3 Dec 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
29 Nov 2027 – 3 Dec 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
29 Nov 2027 – 3 Dec 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
29 Nov 2027 – 3 Dec 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
29 Nov 2027 – 3 Dec 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
29 Nov 2027 – 3 Dec 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
29 Nov 2027 – 3 Dec 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
29 Nov 2027 – 3 Dec 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
29 Nov 2027 – 3 Dec 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
6 Dec 2027 – 10 Dec 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
6 Dec 2027 – 10 Dec 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
6 Dec 2027 – 10 Dec 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**

6 Dec 2027 – 10 Dec 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
6 Dec 2027 – 10 Dec 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
6 Dec 2027 – 10 Dec 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
6 Dec 2027 – 10 Dec 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
6 Dec 2027 – 10 Dec 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
6 Dec 2027 – 10 Dec 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
13 Dec 2027 – 17 Dec 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
13 Dec 2027 – 17 Dec 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
13 Dec 2027 – 17 Dec 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
13 Dec 2027 – 17 Dec 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
13 Dec 2027 – 17 Dec 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
13 Dec 2027 – 17 Dec 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
13 Dec 2027 – 17 Dec 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
13 Dec 2027 – 17 Dec 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
13 Dec 2027 – 17 Dec 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
20 Dec 2027 – 24 Dec 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
20 Dec 2027 – 24 Dec 2027	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
20 Dec 2027 – 24 Dec 2027	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
20 Dec 2027 – 24 Dec 2027	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
20 Dec 2027 – 24 Dec 2027	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
20 Dec 2027 – 24 Dec 2027	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
20 Dec 2027 – 24 Dec 2027	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
20 Dec 2027 – 24 Dec 2027	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
20 Dec 2027 – 24 Dec 2027	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**

* Corporate discounts and customized cohort scheduling are available for teams of 3 or more participants.

Course Curriculum & Modules

Loan Appraisal & Underwriting for Microfinance Training Course

Introduction

Loan appraisal and underwriting are critical components in ensuring the financial sustainability and operational efficiency of microfinance institutions. Loan Appraisal & Underwriting for Microfinance Training Course provides participants with comprehensive knowledge and practical tools to assess borrower creditworthiness, mitigate default risks, and optimize lending strategies. Emphasis is placed on leveraging trending financial technologies, data-driven assessment methods, and behavioral analysis to improve decision-making and maximize portfolio performance.

Participants will gain practical skills in evaluating financial statements, analyzing repayment capacity, conducting risk assessment, and designing effective loan products tailored to micro and small enterprises. The course combines case studies, exercises, and best practices to strengthen competencies in microfinance lending, risk management, compliance, and strategic loan underwriting that drive institutional growth and promote financial inclusion.

Course Objectives

- Understand the principles of loan appraisal and microfinance underwriting.
- Apply trending techniques for credit risk assessment.
- Analyze financial statements and cash flow statements of borrowers.
- Evaluate repayment capacity and debt sustainability.
- Integrate data-driven tools for borrower scoring and profiling.
- Apply behavioral analysis in credit decision-making.
- Design microfinance loan products for diverse client segments.
- Implement effective collateral evaluation and management practices.
- Strengthen portfolio monitoring and delinquency control.
- Assess and mitigate operational and market risks in lending.
- Ensure regulatory compliance and ethical lending practices.
- Optimize loan structuring for client affordability and institutional sustainability.
- Develop actionable frameworks for sustainable microfinance lending programs.

Organizational Benefits

- Improved credit risk management and portfolio performance
- Reduced loan defaults and financial losses
- Enhanced operational efficiency and loan processing speed
- Strengthened compliance with regulatory frameworks
- Increased client satisfaction and trust
- Data-driven decision-making for loan approval
- Optimized product design for client needs
- Enhanced staff capacity in credit assessment and monitoring
- Strengthened institutional sustainability and growth
- Better financial inclusion and community impact

Target Audiences

- Microfinance loan officers and credit analysts
- Branch managers and operations staff
- Risk management and compliance officers
- Finance and accounting teams in microfinance institutions
- Business development and product managers
- Internal auditors and monitoring officers
- Consultants in microfinance and lending practices
- Trainers and capacity-building professionals in financial inclusion

Course Duration: 5 days

Course Modules

Module 1: Fundamentals of Loan Appraisal

- Principles and importance of loan appraisal in microfinance
- Key components of borrower assessment
- Trends in credit risk evaluation for micro enterprises
- Understanding client financial behavior
- Methods for preliminary loan eligibility assessment
- Case Study: Successful appraisal of a small enterprise loan

Module 2: Financial Statement Analysis

- Overview of balance sheets, income statements, and cash flow statements
- Analyzing financial ratios for creditworthiness
- Assessing profitability, liquidity, and solvency
- Identifying potential financial red flags

- Evaluating historical performance and trends
- Case Study: Financial analysis of a rural microbusiness

Module 3: Credit Scoring and Borrower Profiling

- Designing credit scoring models for microfinance clients
- Use of alternative data in borrower assessment
- Profiling clients based on repayment capacity
- Integrating behavioral and demographic factors
- Technology-driven borrower scoring tools
- Case Study: Implementing a scoring model for new clients

Module 4: Risk Assessment and Mitigation

- Identifying operational, market, and credit risks
- Techniques to mitigate default and delinquency risks
- Loan portfolio diversification strategies
- Setting loan limits and exposure thresholds
- Monitoring emerging risks in microfinance lending
- Case Study: Risk mitigation strategy for a microloan portfolio

Module 5: Collateral Evaluation and Management

- Understanding collateral types and valuation methods
- Legal and documentation requirements
- Collateral monitoring and management processes
- Integration of collateral in loan structuring
- Ensuring enforceability and recovery mechanisms
- Case Study: Effective collateral assessment for SME lending

Module 6: Loan Structuring and Pricing

- Designing loan terms suitable for client affordability
- Interest rate determination and repayment schedules
- Balancing institutional sustainability with client needs
- Structuring flexible and customized loan products
- Understanding the impact of fees and charges
- Case Study: Structuring a microenterprise loan for profitability

Module 7: Monitoring and Portfolio Management

- Tracking loan performance and repayment patterns
- Early warning systems and delinquency indicators
- Portfolio analysis for risk identification
- Client follow-up and support mechanisms
- Reporting and corrective action processes
- Case Study: Portfolio monitoring improving repayment rates

Module 8: Regulatory Compliance and Ethical Lending

- Legal and regulatory frameworks governing microfinance lending
- Consumer protection and responsible lending principles
- Ethical considerations in appraisal and underwriting
- Internal controls and audit requirements
- Documentation and record-keeping best practices
- Case Study: Compliance integration in loan approval processes

Training Methodology

- Instructor-led presentations and theoretical briefings
- Practical exercises on loan assessment and financial analysis

- Case study discussions for real-world application
- Group workshops on risk evaluation and portfolio management
- Simulations of borrower appraisal and credit decision-making
- Continuous feedback and participant evaluation

Register as a group from 3 participants for a Discount

Send us an email: info@datastatresearch.org or call +254724527104

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 DATASTAT CONSULTANCY LTD account, as indicated in the invoice so as to enable us prepare better for you.

Certification & Learning Methodology

- Hands-on practical delivery with real-world datasets, case studies, and lab exercises.
- Post-training mentorship, access to class resources, and customized follow-up support.
- Participants who successfully complete the course receive an accredited Datastat Certificate of Completion.

How to Enroll & Reserve Your Seat

1. Online Registration: Visit https://datastatresearch.org/courses/loan-appraisal-underwriting-for-microfinance-training-course to register online.
2. Email Booking: Send participant details to training@datastatresearch.org for official invoice & reservation.
3. Support & Assistance: Inquire via phone +254 724 527 104 | +254 734 969 612.